CITIZENS ADVICE SUNDERLAND

England & Wales · Charity number 1121988

Details

Other names	WASHINGTON CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	06347304
Registered	2007-12-14
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Sunderland 5a Waterloo Place Sunderland SR1 3HT
Phone	01914174048
Email	enquiries@citizensadvicesunderland.co.uk
Website	www.citizensadvicesunderland.org.uk

Activities

Objects: To promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Sunderland and surrounding areas.

Activities: Provision of free and impartial advice to the community of Washington, Sunderland and the surrounding areas

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

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Geography

- **Area of benefit:** SUNDERLAND AND SURROUNDING AREAS.
- Sunderland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£844,822	£818,085	£1,125,126	29
2024-03-31	£783,241	£647,510	£1,098,389	23
2023-03-31	£654,732	£667,237	£962,658	24
2022-03-31	£849,229	£796,243	£975,163	26
2021-03-31	£815,193	£697,335	£922,177	26

Trustees

Name	Role	Appointed
Dr David William Reed	Chair	2018-07-19
CHRISTOPHER GRAHAM		2011-11-22
Jane Bell		2022-11-24
Kevin Anthony Shaw		2025-04-24
Peter Wallace		2018-09-27
Rajinder Singh JP		2021-01-29
Thomas Patrick Johnston		2021-07-29

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CITIZENS ADVICE SUNDERLAND

England & Wales - Charity number 1121988

Accounts

Charity registration number 1121988

Company registration number 6347304 (England and Wales)

CITIZENS ADVICE SUNDERLAND

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CITIZENS ADVICE SUNDERLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr C Graham	
	Dr D Reed, Chair	
	Mr P Wallace, Vice Chair	
	Mr R Singh	
	Mr T Johnston	
	Ms J Bell	
	Mrs C Green, Treasurer	(Appointed 28 August 2025)
	Mr K Shaw	(Appointed 24 April 2025)
Secretary	Mrs D Irving	
Charity number	1121988	
Company number	6347304	
Registered office	5a Waterloo Place Sunderland Tyne and Wear United Kingdom SR1 3HT	
Independent examiner	Azets Audit Services Bede House 3 Belmont Business Park Durham DH1 1TW	

CITIZENS ADVICE SUNDERLAND

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CITIZENS ADVICE SUNDERLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report and accounts for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the bureau's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity exists to promote charitable purposes for public benefit through the advancement of education, protection of health, and relief of poverty, sickness, and distress, particularly for the benefit of Sunderland and surrounding areas.

Activities:

- Providing free, independent, confidential, and impartial advice
- Face-to-face consultations, telephone advice, and community talks/sessions
- Supporting individuals with financial, housing, welfare, and energy issues
- Promoting equality, diversity, and inclusion

The Trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have regard to Charity Commission guidance on public benefit.

The charity's activities are designed to improve the wellbeing of people in Sunderland, particularly those experiencing disadvantage or hardship.

Achievements and performance

Throughout 2024-25, the organisation successfully met all contractual obligations and achieved all performance-related targets, delivering advice and support through a range of projects and in partnership with multiple organisations. This approach has ensured that clients can access the full range of services in the most appropriate way to meet their needs. Our website and social media channels are continually updated to provide the latest information on both our own services and other local support, enabling us to fulfil both our short and long-term objectives and improve the lives of the people of Sunderland.

Although the year did not unfold as originally planned, the organisation demonstrated exceptional resilience and commitment to service continuity when, in August, a significant and unexpected fire occurred at our premises following a citywide riot. One of our offices was destroyed, and the other suffered extensive smoke damage. Despite this setback, the team acted swiftly to implement contingency measures, ensuring clients continued to receive uninterrupted support. Sunderland Council provided temporary accommodation until we were able to establish a temporary office next to our existing premises. This response not only minimised operational disruption but also highlighted the strength, adaptability, and dedication of our staff and partners.

We were deeply moved by the overwhelming support and generosity we received in the weeks and months following the riot. Donations, messages of encouragement, and offers of practical assistance from individuals, local groups, and organisations were invaluable in helping us maintain services during a challenging time. We are especially grateful to Sharyn Smiles, whose initiative in setting up a GoFundMe page provided critical resources and made a transformative difference. The compassion and solidarity of our community not only aided our recovery but also strengthened our resolve to continue supporting those in need.

While managing the aftermath of the fire, the organisation has continued to address the mounting pressures of the ongoing cost-of-living crisis, which has driven many more people into financial hardship and increased demand for our services. A significant part of our work involves supporting clients with referrals to food banks and helping them access charitable grants to cover fuel and other basic and essential costs.

Sunderland remains one of the most deprived areas in the country, with high levels of unemployment, financial insecurity, and social inequality affecting many residents. A significant proportion of the local population faces challenges in accessing essential services, managing household budgets, and maintaining stable housing. These socio-economic pressures increase demand for advice and support services and underline the importance of the charity's work in helping individuals and families navigate complex financial, housing, and welfare issues.

Our approach has always gone beyond immediate financial relief. We provide holistic advice and support, addressing a wide range of needs – from debt and budgeting to energy efficiency and financial resilience – ensuring each client receives the guidance and assistance necessary to improve their circumstances and build confidence for the future. This comprehensive approach allows us not only to respond to urgent needs but also to empower clients to manage ongoing challenges more effectively.

This year, we supported almost 8,000 clients and helped them address more than 31,000 individual issues. Although these figures remain substantial, they are slightly lower than last year. The primary reason for this reduction has been the significant challenges we have faced in staff recruitment and retention. Every new team member requires comprehensive training before they are fully able to contribute to our key performance indicators and service targets, and this training period inevitably affects overall output.

We have experienced our smallest staffing levels in more than a decade, which has placed considerable pressure on our existing workforce. Despite these challenges, our dedicated staff have worked tirelessly to bridge the KPI gap and maintain service delivery while we continue efforts to fill our vacancies. Their commitment has ensured that clients still receive essential support during this period of transition.

Nevertheless, we have met, and often exceeded our targets and funder expectations. Our contract with Sunderland City Council was recommissioned this year and we were awarded the contract for the East area and a citywide Adviceline telephone service. In addition to the funding we receive from Sunderland City Council, we have a contract with the British Gas Energy trust to support people in fuel poverty with energy advice and support.

To support clients with debt issues, our contract with the Money Advice and Pensions Service, funds our face to face debt service.

We have also secured a new contract with the North East Combined Authority to provide advice at the school gates for 15 schools in Sunderland which runs from December 2024 to September 2025. We are delighted to be able to work with the schools to support their families and carers with advice and support in a setting that is familiar and comfortable to families.

We are continuing to work in partnership with the Groundwork Green Doctors on an Energy Redress Scheme project to support residents with energy and damp and mould issues.

We continue to work with Grace House, as a result of a Councillor Community Chest bid, supporting families with disabled children. We also got a small pot of money from Sunderland Council to provide out of hours advice at Castletown Methodist Church which has extended our reach and advice provision.

It has been another busy and challenging year, and we are fortunate to have an exceptional and cohesive team, all of whom consistently go the extra mile to make a real difference in people's lives. One of our greatest challenge this year has been in retaining, recruiting and training staff. Working in this sector is demanding, and our extensive training programme takes time to develop advisers with the knowledge and skills needed to deliver outstanding support.

In the coming year, we will focus on making the organisation even more attractive to potential employees in the current competitive employment market.

Despite all of the challenges we have faced this year, we are extremely proud of our achievements. The ongoing cost-of-living crisis continues to place strain on many in our community, making our work more vital than ever. We remain committed to collaborating with our local partners and stakeholders to reach as many people as possible, ensuring that support is available to those who need it most and reinforcing the strength of our community.

Financial review

The organisation continues to be primarily funded through significant grants from the Money Advice and Pensions Service, which support the delivery of specialist advice on debt and wider financial issues. In addition, substantial funding from the British Gas Energy Trust enables us to provide dedicated support around energy-related concerns, debt management, and income maximisation.

Alongside these core income streams, we hold two major contracts; one with Sunderland City Council for the First Tier Generalist Advice Service and the Advice at the School Gates initiative, funded by the North East Combined Authority. We also benefit from a range of smaller but valuable grants, including support from the Energy Redress Scheme delivered in partnership with Groundwork.

Collectively, these funding arrangements ensure that we are able to support clients holistically. Our services focus not only on resolving immediate financial issues but also on improving long-term stability through income maximisation, energy-saving interventions, budgeting support, advice on debt solutions, and work to strengthen financial resilience and capability. Additional income is derived from one-off project opportunities, donations, and modest bank interest.

The organisation ends the year with a small surplus of £26,737 (2024: £135,731), representing a significantly better position than that forecast at the start of the financial year. This positive outcome is largely attributable to staff vacancies and related salary savings, combined with the donations received through the GoFundMe page set up by Sharyn Smiles. Operating costs were also lower than expected, mainly due to the loss of one of our offices following the riot. Although staffing levels have been affected, and several posts have not yet been replaced, we are now focused on rebuilding capacity and supporting sustainable growth across the organisation.

Investment Policy

The Management Committee regularly reviews available investment products and seeks to invest reserve funds in low risk, short term investment products which provide the best interest rates attainable. To mitigate investment risk, diversification is limited to those institutions with a solid reputation and a strong credit rating.

Reserves Policy

The Trustee Board maintains a policy on holding unrestricted reserves to protect the organisation against shortfalls in projected income, unforeseen costs, or planned expenditure needed to deliver its charitable objectives.

Given the current climate and the uncertainty ahead, the Board aims to retain a minimum of nine months' running costs in reserve. As of 31 March 2025, unrestricted reserves stand at over twelve months. However, in light of the volatile funding environment and broader economic conditions, the Board considers it essential to remain prudent, agile, and flexible.

Restricted funds held at year end for specific projects are not included within the reserves policy, other than to ensure they are spent in accordance with funders' requirements.

The trustees have reviewed the major risks facing the organisation and are satisfied that appropriate systems are in place to mitigate these risks.

Reserves carried forward as at 31 March 2025 are £760,152 Unrestricted (2024: £647,941) and £364,974 Restricted (2024: £450,448), totalling £1,125,126 (2024: £1,098,389).

In light of the current climate and an uncertain future, the Trustee Board seeks to maintain a minimum of nine months' of £69,565 (2024: £99,376) running costs in reserve. The unrestricted reserves position as at the 31 March 2025 is more than sufficient, but given the uncertainty of the funding landscape and the economic climate, it is important to remain prudent, agile and flexible.

Any restricted balances held for the purpose of specific projects at year end do not form part of the reserves policy other than to spend the money in accordance with funders' restrictions.

Risk Management

We have a comprehensive risk management system in place to address the major risks identified by the Committee. Many of these risks are common across multiple local Citizens Advice offices, allowing us to manage them effectively through standardised policies and procedures provided by Citizens Advice nationally.

In addition to these shared controls, the Committee conducts periodic reviews of specific risks and systems within our local office. This includes establishing tailored procedures to identify, monitor, and manage risks unique to our operations, ensuring that our approach remains relevant and responsive to our specific needs and challenges.

Plans for 2025-26

In line with our strategic goal of strengthening infrastructure and extending our reach across Sunderland, our annual review identified the following key priorities to guide the organisation's work and action plans:

1. **Service Delivery:** Enhance accessibility and quality, ensuring clients receive responsive, holistic support.
2. **Finance and Funding:** Maintain strong financial management, pursue sustainable partnerships, and use available resources effectively to deliver maximum benefit to the community.
3. **Infrastructure:** Ensure IT, telephony, and systems are secure, reliable, and fit for purpose; optimise workflows and resources; maintain safe and effective premises; and support the organisation's capacity to respond to future growth and service demand.
4. **People:** Promote equity, diversity and inclusion, attract and retain high-quality staff and volunteers, and support professional development and wellbeing.
5. **Partnerships and Communications:** Extend our reach through outreach work, strengthen stakeholder relationships, expand effective partnerships, and ensure we continue to be a trusted community voice.

By focusing on these priorities, Citizens Advice Sunderland is well-positioned to build on its successes, strengthen its infrastructure, and extend its reach across Sunderland, ensuring that more people benefit from our services in the year ahead.

Structure, governance and management

Citizens Advice Sunderland is a member of the National Association of Citizens Advice Bureaux (NACAB) which provides support and a framework of agreed membership standards of advice and casework management. However, the organisation maintains its independence and all policy decisions are taken by the Trustee Board in meeting its charitable objects.

The charity was incorporated on the 20 August 2007 and is governed by its Memorandum and Articles of Association which have been updated and amended in 2023. Overall responsibility for governance rests with the Trustee Board.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr C Graham	
Dr D Reed, Chair	
Mr P Wallace, Vice Chair	
Mr R Singh	
Mr T Johnston	
Mr L Usher	(Resigned 19 February 2025)
Ms J Bell	
Mrs C Green, Treasurer	(Appointed 28 August 2025)
Mr K Shaw	(Appointed 24 April 2025)

Management Team

Denise Irving is the Chief Officer and is supported by a small management team of Susan White, Michelle Graham and Peter Wilson, the Finance Officer, who help manage the day to day operations of the organisation.

Contribution of Volunteers

Although small in number, the organisation is supported by volunteers who assist the Trustee Board in administering the charity. Alongside our eight Trustees, we currently benefit from two regular volunteers, as well as additional helpers who can be called upon for one-off events such as bag packs or staffing information stalls.

The Trustees have given due consideration to the guidance issued by the Charity Commission when determining the activities carried out during the year and are satisfied that the information in this report and the accounts meets the public benefit reporting requirements.

Administrative Details

Company registration number:	6347304
Charity registration number:	1121988
Registered Office:	5a Waterloo Place,Sunderland,SR1 3HT
Company Secretary:	Denise Irving
Independent Examiner:	Azets Audit Services (Bede House, Belmont Business Park, Durham DH1 1TW)
Bankers:	HSBC (101 Front Street, Chester le Street, Co Durham, DH3 3BL)

The trustees' report was approved by the Board of Trustees.

Dr D Reed, Chair
Trustee
Dated: 19 December 2025

CITIZENS ADVICE SUNDERLAND

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Citizens Advice Sunderland for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the bureau and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the bureau will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the bureau and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the bureau and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CITIZENS ADVICE SUNDERLAND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SUNDERLAND

I report to the trustees on my examination of the financial statements of Citizens Advice Sunderland (the bureau) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the bureau's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the bureau as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Azets Audit Services

Bede House
Belmont Business Park
DURHAM
DH1 1TW
United Kingdom

Dated: 19 December 2025

CITIZENS ADVICE SUNDERLAND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**2**	30,889	-	30,889	2,269	-	2,269
Charitable activities	**3**	136,309	639,857	776,166	121,467	633,909	755,376
Investments	**4**	37,767	-	37,767	25,596	-	25,596
Total income		204,965	639,857	844,822	149,332	633,909	783,241
Expenditure on:							
Charitable activities	**5**	92,411	725,315	817,726	131,929	515,009	646,938
Other finance costs	**9**	343	16	359	572	-	572
Total expenditure		92,754	725,331	818,085	132,501	515,009	647,510
Net income/(expenditure) for the year/ Net movement in funds		112,211	(85,474)	26,737	16,831	118,900	135,731
Fund balances at 1 April 2024		647,941	450,448	1,098,389	631,110	331,548	962,658
Fund balances at 31 March 2025		760,152	364,974	1,125,126	647,941	450,448	1,098,389

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 12 to 22 form part of these financial statements.

CITIZENS ADVICE SUNDERLAND

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**11**		41,321		25,511
Current assets					
Debtors	**12**	111,266		153,137	
Cash at bank and in hand		1,002,067		955,806	
		1,113,333		1,108,943	
Creditors: amounts falling due within one year	**13**	(29,528)		(36,065)	
Net current assets			1,083,805		1,072,878
Total assets less current liabilities			1,125,126		1,098,389
Income funds					
Restricted funds	**14**		364,974		450,448
Unrestricted funds			760,152		647,941
			1,125,126		1,098,389

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 19 December 2025

Dr D Reed, Chair
Trustee

Mrs C Green, Treasurer
Trustee

Company registration number 6347304

CITIZENS ADVICE SUNDERLAND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**18**		43,449		64,544
Investing activities					
Purchase of tangible fixed assets		(34,955)		(9,419)	
Investment income received		37,767		25,596	
Net cash generated from investing activities			2,812		16,177
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			46,261		80,721
Cash and cash equivalents at beginning of year			955,806		875,085
Cash and cash equivalents at end of year			1,002,067		955,806

1 Accounting policies

Charity information

Citizens Advice Sunderland is a private company limited by guarantee incorporated in England and Wales. The registered office is 5a Waterloo Place, Sunderland, Tyne and Wear, SR1 3HT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the bureau's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The bureau is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the bureau. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the bureau has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the bureau is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the bureau has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as an expenses against the activity for which expenditure arose.

Direct charitable expenditure includes the direct costs of the activities and depreciation on related assets. Where such costs relate to more than one functional cost category, they have been split on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	Straight line over 5 years
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the bureau reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The bureau has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the bureau's balance sheet when the bureau becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the bureau's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the bureau is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	30,889	2,269

3 Charitable activities

	Provision of advice 2025 £	Provision of advice 2024 £
Performance related grants	639,857	633,909
Other income	136,309	121,467
	776,166	755,376
Analysis by fund		
Unrestricted funds	136,309	121,467
Restricted funds	639,857	633,909
	776,166	755,376
Performance related grants		
MASDAP	240,775	238,627
First Tier	49,992	149,914
Wise Steps	24,000	-
Energy Redress Scheme	16,663	16,266
British Gas Energy Trust	199,802	159,786
Warm Homes Fund	10,872	35,566
Carbon Monoxide Advisory Project	97,753	33,750

4 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	37,767	25,596

5 Charitable activities

	Provision of advice 2025 £	Provision of advice 2024 £
Staff costs	522,520	453,994
Depreciation and impairment	2,625	2,721
Vehicle hire	-	227
Staff and volunteer expenses	1,491	636
Repairs and renewals	1,315	1,105
Insurance	801	795
Postage, printing and stationery	562	1,094
Materials, subscriptions and licences	2,947	1,705
Telephone	2,017	4,262
Rent	6,406	6,387
Rates	235	256
Light and heat	481	3,767
Cleaning	-	880
Sundry expenses	952	1,710
Other charitable expenditure	2,594	3,511
	544,946	483,050
Share of support costs (see note 6)	266,904	155,209
Share of governance costs (see note 6)	5,876	8,679
	817,726	646,938
Analysis by fund		
Unrestricted funds	92,411	131,929
Restricted funds	725,315	515,009
	817,726	646,938
For the year ended 31 March 2024		
Unrestricted funds	131,929	
Restricted funds	515,009	
	646,938	

6 Support costs

	Support costs	Governance costs	2025	2024
	£	£	£	£
Staff costs	140,634	-	140,634	44,079
Depreciation	16,520	-	16,520	11,692
Independent examiners fee	-	5,760	5,760	5,580
Legal and professional	-	116	116	3,099
Staff and volunteer expenses	3,288	-	3,288	1,159
Repairs and renewals	16,989	-	16,989	6,248
Insurance	4,188	-	4,188	3,417
Printing, stationery and postage	4,377	-	4,377	4,320
Materials, subscriptions and licences	5,720	-	5,720	3,411
Telephone	22,113	-	22,113	18,324
Rent	20,673	-	20,673	27,488
Other support costs	32,402	-	32,402	35,071
	266,904	5,876	272,780	163,888
Analysed between				
Charitable activities	266,904	5,876	272,780	163,888

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the bureau during the year.

8 Employees

The average monthly number employees during the year was 29 :

	2025 Number	2024 Number
Management	4	4
Administrative	3	3
Caseworkers	22	14
Cleaner	-	2
Total	29	23

8 Employees **(Continued)**

Employment costs	2025 £	2024 £
Wages and salaries	615,243	462,116
Social security costs	35,967	27,165
Other pension costs	11,944	8,792
	663,154	498,073

In addition a great amount of time, the value of which is impossible to reflect in these financial statements, is donated by volunteers.

There were no employees whose annual remuneration was £60,000 or more.

9 Other finance costs

	Unrestricted funds	Restricted funds	Total Unrestricted funds	
	2025 £	2025 £	2025 £	2024 £
Financing costs	-	16	16	27
Other expenditure	343	-	343	545
	343	16	359	572

10 Taxation

Citizens Advice Sunderland, as a registered charity, is potentially exempt from taxation of income and gains falling within S505 of the Income and Corporation Taxes Act 1988 and S256 of the Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

11 Tangible fixed assets

	Leasehold improvements	Computers	Total
	£	£	£
Cost			
At 1 April 2024	82,607	129,705	212,312
Additions	9,704	25,251	34,955
At 31 March 2025	92,311	154,956	247,267
Depreciation and impairment			
At 1 April 2024	66,699	120,102	186,801
Depreciation charged in the year	9,822	9,323	19,145
At 31 March 2025	76,521	129,425	205,946
Carrying amount			
At 31 March 2025	15,790	25,531	41,321
At 31 March 2024	15,908	9,603	25,511

12 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	7,830	112,877
Other debtors	-	215
Prepayments and accrued income	103,436	40,045
	111,266	153,137

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	5,266	11,434
Other creditors	10,577	8,246
Accruals and deferred income	13,685	16,385
	29,528	36,065

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2023	Incoming resources	Resources expended	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£	£	£	£
Business Innnovation and Skills	9,256	-	-	9,256	-	-	9,256
Money Advice Service Debt Advice Project	129,600	238,627	(225,983)	142,244	240,775	(317,543)	65,476
Sunderland City Council	111,299	45,914	(67,408)	89,805	49,992	(99,255)	40,542
Energy Redress Scheme	3,725	16,266	(15,343)	4,648	16,663	(16,663)	4,648
British Gas Energy Trust (BGET)	70,842	159,786	(170,709)	59,919	199,802	(138,722)	120,999
Warm Homes Fund	-	35,566	(35,566)	-	10,872	(10,872)	-
EAP- CMAP	6,826	33,750	-	40,576	97,753	(14,276)	124,053
Sunderland People Services - CAST	-	104,000	-	104,000	-	(104,000)	-
Wise Steps	-	-	-	-	24,000	(24,000)	-
	331,548	633,909	(515,009)	450,448	639,857	(725,331)	364,974

Unrestricted Funds

The Trustees seek to maintain minimum Reserves levels equivalent to nine months running costs of the Bureau. The Reserves Policy is outlined in the Trustees' Report on page 1 to 7.

14 Restricted funds **(Continued)**

Restricted funds

Money Advice and Debt Advice Project – Money and Pensions Service (MAPS)
An integrated debt advice service funded by the Money and Pensions Service, providing specialist support to residents. Funding is confirmed until March 2026.

Supporting Communities at Risk Programme – British Gas Energy Trust (BGET)
A programme supporting individuals at risk of fuel poverty through energy advice, energy efficiency guidance, and income maximisation by addressing debt and identifying unclaimed welfare benefit entitlement. Funding is confirmed until March 2026.

First Tier Welfare Rights Advice Project – Sunderland City Council (SCC)
A contracted welfare rights and wellbeing service for the East area of Sunderland, delivering financial resilience support and comprehensive information, advice, and guidance on welfare benefits, debt, and housing matters, alongside a citywide telephone advice helpline. Funding is confirmed until May 2028.

Energy Savvy Project – Energy Redress Scheme (ERS)
Sub-contracted through Groundwork's Green Doctor Project, this service supports Sunderland residents with energy issues, energy efficiency improvements, and addressing damp and mould concerns. Funding is confirmed until February 2027.

Remote Service Delivery Project – Aviva
Funding for one remote telephone/webchat adviser to support the national combined adviceline telephone and digital service. Funding is confirmed until March 2026.

Energy Advice and Carbon Monoxide Advisory Projects (EAP-CMAP) – Citizens Advice
Energy efficiency advice and carbon monoxide awareness projects funded centrally by Citizens Advice. Funding is confirmed until March 2026.

Advice at the School Gates – North East Combined Authority (NECA)
A project delivering income maximisation, welfare benefits advice, and debt support in school settings and trusted community spaces across Sunderland, ensuring all families, including those in work, receive their full entitlement. Funding is confirmed until September 2025.

15 Analysis of net assets between funds

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:						
Tangible assets	41,321	-	41,321	25,511	-	25,511
Current assets/(liabilities)	718,831	364,974	1,083,805	622,430	450,448	1,072,878
	760,152	364,974	1,125,126	647,941	450,448	1,098,389

16 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

17 Charitable Status

Citizens Advice Sunderland is a Registered Charity (Number 1121988). The Charity is a Company Limited by Guarantee, having no share capital. The liability of each member in the event of winding up is £1.

18	Cash generated from operations	2025 £	2024 £
	Surplus for the year	26,737	135,731
	Adjustments for:		
	Investment income recognised in statement of financial activities	(37,767)	(25,596)
	Depreciation and impairment of tangible fixed assets	19,145	14,414
	Movements in working capital:		
	Decrease/(increase) in debtors	41,871	(67,893)
	(Decrease)/increase in creditors	(6,537)	7,888
	Cash generated from operations	43,449	64,544

CITIZENS ADVICE SUNDERLAND

England & Wales - Charity number 1121988

Accounts

Charity registration number 1121988

Company registration number 6347304 (England and Wales)

CITIZENS ADVICE SUNDERLAND

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

CITIZENS ADVICE SUNDERLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	C Graham D W Reed P Wallace R Singh T Johnston L Usher J Bell
Secretary	Mrs D Irving
Charity number	1121988
Company number	6347304
Registered office	5a Waterloo Place Sunderland Tyne and Wear United Kingdom SR1 3HT
Independent examiner	Azets Audit Services Bede House 3 Belmont Business Park Durham DH1 1TW

CITIZENS ADVICE SUNDERLAND

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CITIZENS ADVICE SUNDERLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report and accounts for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the bureau's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Sunderland and surrounding areas.

All of the charity's activities focus on advice provision and support for public benefit and the work is carried out through face-to-face consultations, telephone advice and community talks/sessions.

Through free, independent, confidential and impartial advice, we aim to provide the advice people need for the problems they face and to improve the policies that affect people's lives. We also recognise the positive value of diversity, promote equality and challenge discrimination.

Each year, we conduct a thorough review of our aims, objectives, and activities. This process assesses what we have achieved and evaluates the outcomes of our work over the past 12 months. We examine the effectiveness of each key activity and the benefits they have delivered to the communities we aim to support.

The review ensures that our aims, objectives, and activities continue to align with our core purposes. We use the Charity Commission's general guidance on public benefit to inform this review and to guide our planning for future activities. Specifically, the trustees assess how our planned activities will advance the aims and objectives we have established.

Contribution of Volunteers

Although few in number at present, the organisation receives help and support in the form of voluntary assistance in administering the charity through its Trustee Board. In addition to the nine trustees, we currently benefit from having five volunteers, with others who we can call on to help with one off events such as bag packs and manning information stalls.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities undertaken during the year and are satisfied that the information provided in the report and accounts meet the public benefit reporting requirements.

Achievements and performance

Despite a challenging financial landscape, Citizens Advice Sunderland has made a strong impact this year, assisting 8,100 clients with almost 35,000 different issues. However, recruitment and retention challenges across several roles have limited our capacity to serve even more clients, adding additional pressure to our dedicated team.

Contracted Services and Project Funding

Our contract with Sunderland City Council to deliver First Tier advice services in Sunderland East – covering benefits, debt, employment, and housing advice – has been extended again with commissioning set for early 2025. This contract supports our daily drop-in and benefit form-filling services, primarily through in-person advice, while also receiving support from our Adviceline. We have received further funding for four additional telephone advisers to help meet demand across the City.

In addition to this, our money advice and debt support, funded by the **Money and Pensions Service (MAPS)** through national Citizens Advice, continues to address Sunderland's high levels of debt and deprivation.

Our grant from the **British Gas Energy Trust** allows us to provide comprehensive, wrap-around support to clients. We exceeded our annual target and saw strong outcomes, including over 750 people reached through our eight-month mobile advice bus for energy inquiries. This initiative, supported by Sunderland Council, provided us with valuable insights and furthered our outreach capacity.

Other key projects include:

- **National Energy Action (NEA) Warm Homes Fund**: In partnership with Sunderland Council and Green Doctors, we are helping clients access energy efficiency measures including air-source heat pumps, energy advice, and debt support.
- **Energy Redress Scheme**: Working with Stockton Citizens Advice, and other local offices, the "Warm Up North" Energy Project has been extended until August 2024.
- **British Gas Energy Trust**: A one off grant to provide advice and raise awareness of support in the Trust's Post Office pop-up project

Additionally, one-off grants from the **National Lottery Community Fund** and **Citizens Advice** have helped us respond to the cost of living crisis, provide critical energy advice, and outreach support across Sunderland.

We've also partnered with **Grace House** and **Castletown Methodist Church** to provide advice for their service users, securing financial gains of over £500,000.

Financial Impact and Outreach

This year, we secured nearly £2.5 million in income gains and debt write-offs for clients which is similar to what we achieved last year.

We aim to expand our outreach efforts in 2024-25, focusing on connecting with those who may not otherwise seek our support. Our work on the Post Office pop-up and other partnerships has underscored the importance of accessible advice services in underserved areas and we will continue to invest in outreach partnerships.

Recruitment and Staff Development

Staff recruitment and retention remain our greatest challenges. This year, turnover was at an all-time high, reflecting both the demands of the sector and the extensive training required to develop highly skilled advisers. To address this, we are exploring ways to make our organisation more appealing to prospective employees in an increasingly competitive market.

Looking Ahead

We are proud of what we've accomplished, even as we face ongoing challenges, particularly as the cost-of-living crisis persists. Many in our community are struggling to afford essential needs, and we are committed to working alongside our local stakeholders to extend our reach and impact. Together, we aim to continue providing vital support to those most in need, ensuring our community has access to high-quality, compassionate, and effective advice services.

Financial review

The organisation is primarily funded by grants from the Money Advice and Pensions Service to provide advice on debt and financial issues and the British Gas Energy Trust to provide advice on energy and debt issues and income maximisation. We have two other major contracts with Sunderland Council, the First Tier Service and the Warm Homes Fund funded through National Energy Action Affordable Warmth Solutions Scheme. We have a number of smaller grants including funding from the Energy Redress Scheme and Citizens Advice Nationally. All of our contracts ensure we are helping clients holistically, seeking to maximise income through energy savings measures, budgeting, dealing with debts and financial resilience and capabilities. All other income comes from one-off projects, donations and bank interest.

We end the year with a surplus of £135,731 which is significantly better than the budget forecast at the beginning of the year. Most of the clawback comes from staff vacancies and salary savings, plus new and unanticipated grant awards. Office costs were also higher than anticipated. Having lost some staff that have not been replaced, we need to rebuild our numbers and focus our attention on regrowth. We have little capacity to cover us for sickness or holidays and this is something we need to address if we are to achieve our goal of growth and meeting client demand.

Nevertheless, having reviewed the organisation's current financial position, the Trustee Board is assured that the charity has adequate financial resources and is able to manage all known business risks going forward. The Management Committee has a reasonable expectation that it has adequate resources to continue in operation for the foreseeable future and believe that there are no material uncertainties that call into doubt its ability to continue as a going concern.

Investment Policy

The Management Committee consistently evaluates available investment options to ensure that reserve funds are invested in low-risk, short-term products offering the most favourable interest rates. To minimise investment risk, the Committee restricts diversification to reputable institutions with strong credit ratings.

Reserves Policy

The Trustee Board maintains a policy for holding unrestricted reserves to safeguard the organisation against potential income shortfalls, unforeseen expenses, or planned expenditures that support its charitable objectives. Given the current economic climate and future uncertainties, the Board aims to keep a reserve equivalent to at least nine months of operational costs. As of 31 March 2024, the unrestricted reserves stand at just over 69 months' worth of costs. However, considering the unpredictable funding environment and economic conditions, it is crucial to remain cautious, adaptable, and flexible.

Restricted funds designated for specific projects are not included in this reserves policy; they must be used in accordance with the funders' restrictions. The trustees have reviewed the major risks facing the organisation and are confident that appropriate systems are in place to manage and mitigate these risks effectively.

Reserves carried forward as at 31 March 2024 are £645,955 Unrestricted (2023: £631,110) and £443,434 Restricted (2023: £331,548), totalling £1,098,389 (2023: £962,658).

In light of the current climate and an uncertain future, the Trustee Board seeks to maintain a minimum of nine months' of £82,147 (2023: £37,821) running costs in reserve. The unrestricted reserves position as at the 31 March 2024 is more than sufficient, but given the uncertainty of the funding landscape and the economic climate, it is important to remain prudent, agile and flexible.

Any restricted balances held for the purpose of specific projects at year end do not form part of the reserves policy other than to spend the money in accordance with funders' restrictions.

Risk Management

We have a comprehensive risk management system in place to address the major risks identified by the Committee. Many of these risks are common across multiple local Citizens Advice offices, allowing us to manage them effectively through standardised policies and procedures provided by Citizens Advice nationally.

In addition to these shared controls, the Committee conducts periodic reviews of specific risks and systems within our local office. This includes establishing tailored procedures to identify, monitor, and manage risks unique to our operations, ensuring that our approach remains relevant and responsive to our specific needs and challenges.

Plans for 2024-25

We expect that it will be another busy year due to the ongoing cost of living crisis and high energy prices. Therefore, for the next 12 months, our attention will be concentrated on:

1. **Outreach and Awareness Expansion**
   Since many potential clients aren't aware of our services, we will look to partner with high-traffic local spaces such as large employers, libraries, community centres, supermarkets, and other local events to have a presence where people gather. We will make the most of our digital channels using targeted social media campaigns to help increase awareness of services, initiatives and local and national campaigns.

2. **Resource Allocation for Growth**
   Given the high demand and limited team size, prioritising time and funding for staffing is essential. We will start with a phased recruitment plan starting with roles that will immediately alleviate pressure on our busiest services, this will be expanded to positions that strengthen our strategic direction, outreach support, client engagement, and back office support and business development.

3. **Supporting Team Wellbeing and Retention**
   Maintaining a dedicated workforce during demanding times requires robust wellbeing initiatives. We will review our current team support systems and encourage regular feedback from the staff on workload and stress to see what we can do to improve and maintain staff wellbeing and keep morale high.

4. **Diversity and Expertise on the Trustee Board**
   With a focus on securing funding and raising our profile, we need to expand our trustee board with people that have experience in finance, PR, and marketing. To increase diversity, we will actively reach out to communities we serve and other stakeholders to attract trustees who bring varied perspectives and lived experiences.

5. **Navigating the Cost of Living Crisis**
   To handle increased demand and complex enquiries, we will invest in recruitment and training to bolster the current team's skills. The aim is to cross-train team members to handle complex cases and ensure we meet our funders' KPIs and expectations. This also increases adaptability if team members need to step into multiple roles.

6. **Financial Stewardship and Long-Term Sustainability**
   While we have a solid financial base, we need to prioritise protective measures for our most valuable assets – our workforce, infrastructure, and reputation. Allocating funds toward reserve building, as well as team development, ensures resilience in the face of potential financial challenges. The Board will regularly revisit our funding sources to ensure flexibility and sustainability in these uncertain times.

By focusing on these strategies, our aim is to build a foundation that supports both immediate service needs and long-term growth, ensuring a broader reach and continued support for the community we serve.

Structure, governance and management

Citizens Advice Sunderland is a member of the National Association of Citizens Advice Bureaux (NACAB) which provides support and a framework of agreed membership standards of advice and casework management. However, the organisation maintains its independence and all policy decisions are taken by the Trustee Board in meeting its charitable objects.

The charity was incorporated on the 20 August 2007 and is governed by its Memorandum and Articles of Association which have been updated and amended in 2023. Overall responsibility for governance rests with the Trustee Board.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

C Graham	
D W Reed	
D R Wood	(Resigned 13 February 2024)
P Wallace	
R Singh	
T Johnston	
L Usher	
J Bell	
Mr C L Eynon	(Resigned 8 August 2023)

The Trustee Board is responsible for:

- Setting the charity's policies,
- Defining corporate strategy, including key strategic objectives,
- Making major financial decisions.

Each newly appointed trustee receives a Welcome Pack and a comprehensive induction, which includes training and resources through the Citizens Advice intranet and training platform, Skillbook. Trustees are also encouraged to pursue additional training as needed and engage with the broader Citizens Advice network by participating in forums, conferences, and consultations throughout the year.

Our local Citizens Advice trustee board also oversees the information security of all personal data for clients, staff, funders, and strategic partners. Client data stored in our case management system is jointly managed with the national Citizens Advice Service. An information assurance management team ensures the confidentiality, integrity, and availability of all personal and sensitive data, maintaining compliance with the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

In the coming year, we plan to conduct another trustee recruitment drive to ensure responsibilities are more evenly distributed across the Board and ensure meetings consistently meet quorum requirements. This is particularly important as many of our trustees balance careers outside of the organisation. The board has ambitious plans for the year ahead, and the trustees are committed to ensuring that our infrastructure and strategy are prepared to meet demand, withstand potential economic challenges, and deliver a high-quality, efficient service for our users.

Management Team

Denise Irving is the Chief Officer and is supported by a small management team of Susan White and Peter Wilson, the Finance Officer, who help manage the day to day operations of the organisation.

Administrative Details

Company registration number: 6347304

Charity registration number: 1121988

Registered Office: 5a Waterloo Place,Sunderland,SR1 3HT

Management Committee: Chris Graham, Chair, David Reed, Vice Chair, Peter Wallace, Thomas Johnston, Rajinder Singh, Lee Usher, Jane Bell

Company Secretary: Denise Irving

Senior Management Team: Denise Irving, Chief Officer, Susan White, Quality and Operations Manager, Peter Wilson, Finance Officer

Independent Examiner: Azets Audit Services (Bede House, Belmont Business Park, Durham DH1 1TW)

Bankers: HSBC (101 Front Street, Chester le Street, Co Durham, DH3 3BL)

The trustees' report was approved by the Board of Trustees.

C Graham
Trustee
Dated: 12 December 2024

CITIZENS ADVICE SUNDERLAND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SUNDERLAND

I report to the trustees on my examination of the financial statements of Citizens Advice Sunderland (the bureau) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the bureau's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the bureau as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Azets Audit Services

Bede House
Belmont Business Park
DURHAM
DH1 1TW
United Kingdom

Dated: 12 December 2024

CITIZENS ADVICE SUNDERLAND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	**2**	2,269	-	2,269	260	-	260
Charitable activities	**3**	121,467	633,909	755,376	74,068	568,339	642,407
Investments	**4**	25,596	-	25,596	12,065	-	12,065
Total income		149,332	633,909	783,241	86,393	568,339	654,732
Expenditure on:							
Charitable activities	**5**	131,929	515,009	646,938	50,239	616,809	667,048
Other finance costs	**9**	572	-	572	189	-	189
Total expenditure		132,501	515,009	647,510	50,428	616,809	667,237
Net income/(expenditure) for the year/ Net movement in funds		16,831	118,900	135,731	35,965	(48,470)	(12,505)
Fund balances at 1 April 2023		631,110	331,548	962,658	595,145	380,018	975,163
Fund balances at 31 March 2024		647,941	450,448	1,098,389	631,110	331,548	962,658

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 11 to 21 form part of these financial statements.

CITIZENS ADVICE SUNDERLAND

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**11**		25,511		30,506
Current assets					
Debtors	**12**	153,137		85,244	
Cash at bank and in hand		955,806		875,085	
		1,108,943		960,329	
Creditors: amounts falling due within one year	**13**	(36,065)		(28,177)	
Net current assets			1,072,878		932,152
Total assets less current liabilities			1,098,389		962,658
Income funds					
Restricted funds	**14**		450,448		331,548
Unrestricted funds			647,941		631,110
			1,098,389		962,658

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 12 December 2024

C Graham
Trustee

P Wallace
Trustee

Company registration number 6347304

CITIZENS ADVICE SUNDERLAND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	**18**		64,544		(60,645)
Investing activities					
Purchase of tangible fixed assets		(9,419)		(5,008)	
Investment income received		25,596		12,065	
Net cash generated from investing activities			16,177		7,057
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			80,721		(53,588)
Cash and cash equivalents at beginning of year			875,085		928,673
Cash and cash equivalents at end of year			955,806		875,085

1 Accounting policies

Charity information

Citizens Advice Sunderland is a private company limited by guarantee incorporated in England and Wales. The registered office is 5a Waterloo Place, Sunderland, Tyne and Wear, SR1 3HT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the bureau's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The bureau is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the bureau. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the bureau has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the bureau is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the bureau has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as an expenses against the activity for which expenditure arose.

Direct charitable expenditure includes the direct costs of the activities and depreciation on related assets. Where such costs relate to more than one functional cost category, they have been split on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	Straight line over 5 years
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the bureau reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The bureau has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the bureau's balance sheet when the bureau becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the bureau's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the bureau is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	2,269	260

3 Charitable activities

	Provision of advice 2024 £	Provision of advice 2023 £
Performance related grants	633,909	568,339
Other income	121,467	74,068
	755,376	642,407
Analysis by fund		
Unrestricted funds	121,467	74,068
Restricted funds	633,909	568,339
	755,376	642,407
Performance related grants		
MASDAP	238,627	252,950
First Tier	149,914	41,500
Wise Steps	-	28,451
Energy Redress Scheme	16,266	20,461
British Gas Energy Trust	159,786	134,607
Warm Homes Fund	35,566	49,747
Carbon Monoxide Advisory Project	33,750	40,623

4 Investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	25,596	12,065

5 Charitable activities

	Provision of advice 2024 £	Provision of advice 2023 £
Staff costs	453,994	475,177
Depreciation and impairment	2,721	1,512
Vehicle hire	227	7,258
Staff and volunteer expenses	636	465
Repairs and renewals	1,105	453
Insurance	795	1,516
Postage, printing and stationery	1,094	874
Materials, subscriptions and licences	1,705	1,129
Telephone	4,262	2,641
Rent	6,387	4,429
Rates	256	224
Light and heat	3,767	1,017
Cleaning	880	313
Sundry expenses	1,710	8,726
Other charitable expenditure	3,511	835
	483,050	506,569
Share of support costs (see note 6)	155,209	154,816
Share of governance costs (see note 6)	8,679	5,663
	646,938	667,048
Analysis by fund		
Unrestricted funds	131,929	50,239
Restricted funds	515,009	616,809
	646,938	667,048
For the year ended 31 March 2023		
Unrestricted funds	50,239	
Restricted funds	616,809	
	667,048	

6 Support costs

	Support costs	Governance costs	2024	2023
	£	£	£	£
Staff costs	44,079	-	44,079	47,358
Depreciation	11,692	-	11,692	12,303
Independent examiners fee	-	5,580	5,580	5,400
Legal and professional	-	3,099	3,099	263
Staff and volunteer expenses	1,159	-	1,159	356
Repairs and renewals	6,248	-	6,248	5,289
Insurance	3,417	-	3,417	4,511
Printing, stationery and postage	4,320	-	4,320	4,491
Materials, subscriptions and licences	3,411	-	3,411	5,548
Telephone	18,324	-	18,324	21,493
Rent	27,488	-	27,488	35,499
Other support costs	35,071	-	35,071	17,968
	155,209	8,679	163,888	160,479
Analysed between				
Charitable activities	155,209	8,679	163,888	160,479

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, and none of them were reimbursed travelling expenses (2023- none were reimbursed travelling expenses).

8 Employees

The average monthly number employees during the year was 23 :

	2024 Number	2023 Number
Management	4	4
Administrative	3	3
Caseworkers	14	15
Cleaner	2	2
Total	23	24

8 Employees **(Continued)**

Employment costs	2024	2023
	£	£
Wages and salaries	462,116	482,085
Social security costs	27,165	31,602
Other pension costs	8,792	8,848
	498,073	522,535

In addition a great amount of time, the value of which is impossible to reflect in these financial statements, is donated by volunteers.

There were no employees whose annual remuneration was £60,000 or more.

9 Other finance costs

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Financing costs	27	11
Other expenditure	545	178
	572	189

10 Taxation

Citizens Advice Sunderland, as a registered charity, is potentially exempt from taxation of income and gains falling within S505 of the Income and Corporation Taxes Act 1988 and S256 of the Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

11 Tangible fixed assets

	Leasehold improvements	Computers	Total
	£	£	£
Cost			
At 1 April 2023	82,607	120,286	202,893
Additions	-	9,419	9,419
At 31 March 2024	82,607	129,705	212,312
Depreciation and impairment			
At 1 April 2023	58,819	113,569	172,388
Depreciation charged in the year	7,880	6,533	14,413
At 31 March 2024	66,699	120,102	186,801
Carrying amount			
At 31 March 2024	15,908	9,603	25,511
At 31 March 2023	23,788	6,718	30,506

12 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	112,877	32,165
Other debtors	215	198
Prepayments and accrued income	40,045	52,881
	153,137	85,244

13 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	11,434	8,589
Other creditors	8,246	8,829
Accruals and deferred income	16,385	10,759
	36,065	28,177

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 1 April 2023	Incoming resources	Resources expended	Balance at 31 March 2024
	£	£	£	£	£	£	£
Business Innnovation and Skills	9,256	-	-	9,256	-	-	9,256
Money Advice Service Debt Advice Project	132,148	252,950	(255,498)	129,600	238,627	(225,983)	142,244
Sunderland City Council	140,809	41,500	(71,010)	111,299	149,914	(67,408)	193,805
Big Lottery Fund and European Social Fund	-	28,451	(28,451)	-	-	-	-
Energy Redress Scheme	2,646	20,461	(19,382)	3,725	16,266	(15,343)	4,648
British Gas Energy Trust (BGET)	60,159	134,607	(123,924)	70,842	159,786	(170,709)	59,919
Cumbria Northumberland Tyne and Wear NHS Foundation Trust	35,000	-	(35,000)	-	-	-	-
Warm Homes Fund	-	49,747	(49,747)	-	35,566	(35,566)	-
EAP- CMAP	-	40,623	(33,797)	6,826	33,750	-	40,576
	380,018	568,339	(616,809)	331,548	633,909	(515,009)	450,448

Unrestricted Funds

The Trustees seek to maintain minimum Reserves levels equivalent to nine months running costs of the Bureau. The Reserves Policy is outlined in the Trustees' Report on page 1 to 7.

14 Restricted funds **(Continued)**

Restricted Funds

Money Advice Service Debt Advice Project (MASDAP)
This is an integrated debt advice service which is funded by the Money Advice Service and has funding until March 2025.

Sunderland City Council (First Tier Welfare Rights Contract)
This is a welfare benefits and debt advice service funded by Sunderland City Council. The project has funding until May 2025.

Energy Redress Scheme
This a project to provide energy advice to vulnerable people to meet the objectives of the Energy Redress Scheme (ERS). Funding is from Stockton & District Advice & Information Service (SDAIS). The project has funding until August 2024.

British Gas Energy Trust (BGET)
This a project to provide energy advice and assistance to the public aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency. The project has funding until March 2025.

CNTW NHS
Working alongside the three Sunderland NHS Foundation Trusts, the project provides dedicate advice and support to their patients particularly around welfare benefit support. The project has funding until December 2023.

Warm Homes Fund
This project provides 135 first time central heating systems and associated energy efficiency measures to eligible households affected by fuel poverty. The project has funding until March 2024.

Carbon Monoxide Advisory Project (EAP-CMAP)
This project involves the delivery of one to one carbon monoxide awareness and energy advice. The project has funding until March 2024 and March 2025.

15 Analysis of net assets between funds

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £
Fund balances at 31 March 2024 are represented by:						
Tangible assets	25,511	-	25,511	30,506	-	30,506
Current assets/(liabilities)	622,430	450,448	1,072,878	600,604	331,548	932,152
	647,941	450,448	1,098,389	631,110	331,548	962,658

16 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

17 Charitable Status

Citizens Advice Sunderland is a Registered Charity (Number 1121988). The Charity is a Company Limited by Guarantee, having no share capital. The liability of each member in the event of winding up is £1.

18	Cash generated from operations	2024 £	2023 £
	Surplus/(deficit) for the year	135,731	(12,505)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(25,596)	(12,065)
	Depreciation and impairment of tangible fixed assets	14,414	13,816
	Movements in working capital:		
	(Increase) in debtors	(67,893)	(47,747)
	Increase/(decrease) in creditors	7,888	(2,144)
	Cash generated from/(absorbed by) operations	64,544	(60,645)

CITIZENS ADVICE SUNDERLAND

England & Wales - Charity number 1121988

Accounts

Charity registration number 1121988

Company registration number 6347304 (England and Wales)

CITIZENS ADVICE SUNDERLAND

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

CITIZENS ADVICE SUNDERLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	C Graham	
	D W Reed	
	D R Wood	
	P Wallace	
	R Singh	
	T Johnston	
	L Usher	(Appointed 27 October 2022)
	J Bell	(Appointed 27 October 2022)
Secretary	Mrs D Irving	
Charity number	1121988	
Company number	6347304	
Registered office	5a Waterloo Place Sunderland Tyne and Wear United Kingdom SR1 3HT	
Independent examiner	Kathryn Morris FCCA Bede House 3 Belmont Business Park Durham DH1 1TW	

CITIZENS ADVICE SUNDERLAND

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CITIZENS ADVICE SUNDERLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report and accounts for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the bureau's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Sunderland and surrounding areas.

All of the charity's activities focus on advice provision and support for public benefit and the work is carried out through face-to-face consultations, telephone advice and community talks/sessions.

Through free, independent, confidential and impartial advice, we aim to provide the advice people need for the problems they face and to improve the policies that affect people's lives. We also recognise the positive value of diversity, promote equality and challenge discrimination.

Contribution of Volunteers

Although few in number at present, the organisation receives help and support in the form of voluntary assistance in administering the charity through its Trustee Board. In addition to the nine trustees, we currently benefit from having five volunteers, with others who we can call on to help with one off events such as bag packs and manning information stalls.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities undertaken during the year and are satisfied that the information provided in the report and accounts meet the public benefit reporting requirements.

Achievements and performance

Despite the uncertain and difficult financial landscape, Citizens Advice Sunderland has performed well and has helped 9,300 clients this year with over 34,000 issues. We continue to struggle to meet demand and after our Help to Claim contract ended at the end of 2022, we lost a number of key staff. We have also struggled to recruit and maintain staff for some roles within the organisation and, while that has resulted in a cost saving, it has had an impact on our ability to see more clients it has added pressure to the existing team.

We have a three year contract with Sunderland City Council to provide First Tier advice for those living in the East of Sunderland. This contract is commissioned until November 2023, and it supports our daily drop in generalist service and benefit form filling service. We offer benefit, debt, employment and housing advice under the First Tier contract predominantly face to face. However, our Adviceline telephone service also supports the contract. Our existing contract is to be extended by a further 12 months and commissioning will take place in 2024.

In addition to our First Tier contract, we offer money advice/debt support through the funding we receive from the Money and Pensions Service (MAPS) managed through the national Citizens Advice body. Sunderland is one of the most indebted regions in the country and the area suffers from high levels of deprivation and high levels of unemployment and sickness.

Our contract with the Wise Group to provide Financial Capabilities to people on the Wise Steps programme, ended this year. This programme was funded by the European Social Fund and the Big Lottery Community Fund and supported people to get back into work. It proved to be a very successful project and it helped us to build stronger relationships with our local stakeholders.

Our grant with the British Gas Energy Trust is performing very well and we have exceeded our annual target. This project allows us to offer a wrap around and holistic service to clients and we are seeing great benefits in this approach. We also received additional funding during the year to offer a mobile advice bus for eight months to support people with energy enquiries and crisis support. We were able to engage with over 750 people and while it was a huge success, it was an even bigger learning curve for us. The bus was further supported by Sunderland Council who funded a driver, insurance and fuel vouchers.

We were successful in securing Warm Homes Funding through working in partnership with Sunderland Council and Green Doctors. The aim of this project is to support people in accessing and installing air source heat pump systems and additional support in the form of energy advice and welfare benefit and debt advice.

We are also working in partnership with Stockton Citizens Advice and other local offices providing energy advice and support through home visits after Stockton led on a funding application to the Energy Redress Scheme for their Warm Up North project. Due to its success, this project was extended and will continue until August 2024.

We have had a number one off grants through Citizens Advice to support us with the impact of the Cost of Living and to support energy and carbon monoxide advice.

Through funding from Sunderland Council, we have offered outreach advice at Warm Spaces venues across Sunderland which proved very popular and led to additional sessions once the project finished. We are also working with the Council to ensure that people without heating can access emergency support and advice. We are working with Grace House in Sunderland to support their service users access outreach advice and support with form filling and general advice. So far, we have secured financial gains of over £500,000 for their service users. Following the success of the Warm Home projects, we have been working with Choices Wellbeing, a newly formed service to support parents of disabled children and that's also proving popular. In 2024, our aim will be to undertake more outreach work, to ensure we engage with people who would not normally reach out to us.

The 12 month project for the Cumbria Northumberland Tyne and Wear NHS Foundation Trust comes to an end in December 2023 and our dedicated member of staff has been supporting people with benefit/debt support and the early intervention can have a positive effect on people and their ability to cope. This contract will test the impact of introducing our services early into the process to see if makes a difference long term.

It has been good year for securing income gains and writing off debts on behalf of clients and gains of just under £2.5 million were recorded. This is lower than what we achieved last year, however, this is mostly due to the loss of our Help to Claim contract which supported people to make a new claim for Universal Credit.

It has been a busy year for the organisation, and we are very fortunate to have an excellent and cohesive team who are all willing to go the extra mile to make a real difference to people's lives. Our greatest difficulty this year has been in recruiting and training staff. We have had our highest turnover of staff over the last 18 months. It is a difficult sector in which to work, and the roles are demanding. The training programme is extensive, and it takes a significant time to train up and gain the knowledge needed to make an exceptional adviser. In the coming year, we will be looking at ways of making the organisation more attractive to potential employees in a particularly competitive employment market.

We are proud of our achievements, however, we have faced some difficult challenges, and it has been another extremely tough year for us and our local community. The cost of living crisis is still biting, and people are struggling to pay for basic essentials. As a community we need to work together, and our aim is to work with local stakeholders to ensure we reach as many in the community as possible.

Financial review

The organisation is primarily funded by grants from the Money Advice and Pensions Service to provide advice on debt and financial issues and the British Gas Energy Trust to provide advice on energy and debt issues and income maximisation. We have two other major contracts with Sunderland Council, the First Tier Service and the Warm Homes Fund funded through Affordable Warmth Solutions. We have a number of smaller grants including funding from the Energy Redress Scheme and the CNTW Trust. All of our contracts ensure we are helping clients holistically, seeking to maximise income through energy savings measures, budgeting, dealing with debts and financial resilience and capabilities. All other income comes from one-off projects, donations and bank interest.

The organisation ends the year with a small deficit which is significantly better than the budget forecast at the beginning of the year. Most of the clawback comes from staff vacancies and salary savings plus new and unanticipated grant awards. Office costs were higher than anticipated due to a delay in renegotiating our new tenancy agreement with our landlords. Having lost some staff that have not been replaced, we need to rebuild our numbers and focus our attention on regrowth. We have little capacity to cover us for sickness or holidays and this is something we need to address if we are to achieve our goal of growth and meeting client demand.

Nevertheless, having reviewed the organisation's current financial position, the Trustee Board is assured that the charity has adequate financial resources and is able to manage all known business risks going forward. The Management Committee has a reasonable expectation that it has adequate resources to continue in operation for the foreseeable future and believe that there are no material uncertainties that call into doubt its ability to continue as a going concern.

Investment Policy

The Management Committee regularly reviews available investment products and seeks to invest reserve funds in low risk, short term investment products which provide the best interest rates attainable. To mitigate investment risk, diversification is limited to those institutions with a solid reputation and a strong credit rating.

Reserves Policy

The Trustee Board has a policy for holding unrestricted reserves to protect the organisation from the impact of shortfalls in forecast income, unforeseen expenditure or planned expenditure that will support the delivery of its charitable objectives.

Reserves carried forward as at 31 March 2023 are £631,110 Unrestricted (2022: £595,145) and £331,548 Restricted (2022: £380,018), totalling £962,658 (2022: £975,163).

In light of the current climate and an uncertain future, the Trustee Board seeks to maintain a minimum of nine months' of £37,821 (2022: £69,392) running costs in reserve. The unrestricted reserves position as at the 31 March 2023 is more than sufficient, but given the uncertainty of the funding landscape and the economic climate, it is important to remain prudent, agile and flexible.

Any restricted balances held for the purpose of specific projects at year end do not form part of the reserves policy other than to spend the money in accordance with funders' restrictions.

The trustees have assessed the major risks to which the bureau is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for 2023-24

We expect that 2023 will be another busy year due to the cost of living crisis and high energy prices. In the coming year, our aim is to get out and about more within the community to raise awareness of our services and engage with hard to reach groups. Energy is a concern for everyone, and we have a high level of households currently living in energy poverty. With the experience we now have of energy advice and support we want to build on our energy offer to help people make energy efficiencies that will support their sustainability going forward.

We are very keen to increase our outreach advice programme and work with our stakeholders to ensure everyone understands what support is available to them. Demand for our services is already high and our drop in services are always busy, but we know that a lot of people aren't aware of our services and how we can help them, so we need to invest in raising our profile and be in locations where people visit on a regular basis. This is undoubtedly resource heavy, but we feel it is a worthwhile investment to we reach people.

The trustee board have refreshed our strategy, and the focus is on securing more funding to allow us to reach more people and make a significant difference to people's lives. The first step will be to ensure the team's wellbeing and to grow our numbers. We started the year with just 22 staff, and we end it with 21. In order to meet existing demand, further investment is needed in additional resource and that will be predominantly in staffing. Despite our best efforts in updating our recruitment and training, we have not been able to increase our numbers over the year.

In addition to the investment in the workforce, we are also looking to increase our numbers on the trustee board with a focus on diversity and those who have backgrounds in finance and PR/marketing.

We find ourselves in a cost of living crisis and we need to be able to deal with high levels of demand, complex enquiries and meet our funders' requirements through KPIs and positive outcomes. We are in a fortunate position of having a solid financial base and a dedicated and hardworking workforce. Whatever the future holds, we will ensure that we will continue to provide an excellent and efficient service to those in our community, but we need to protect our assets, starting with the team.

Structure, governance and management

Citizens Advice Sunderland is a member of the National Association of Citizens Advice Bureaux (NACAB) which provides support and a framework of agreed membership standards of advice and casework management. However, the organisation maintains its independence and all policy decisions are taken by the Trustee Board in meeting its charitable objects.

The charity was incorporated on the 20 August 2007 and is governed by its Memorandum and Articles of Association which have been updated and amended in 2023. Overall responsibility for governance rests with the Trustee Board.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

C Graham	
T Taylor	(Resigned 14 March 2023)
J Hicks	(Resigned 13 July 2022)
D W Reed	
D R Wood	
P Wallace	
M Hankins	(Resigned 8 September 2022)
R Singh	
N Islam	(Resigned 20 May 2022)
T Johnston	
L Usher	(Appointed 27 October 2022)
C Eynon	(Appointed 22 February 2023 and resigned 8 August 2023)
J Bell	(Appointed 27 October 2022)

The trustees are also directors of Citizens Advice Sunderland for the purposes of Company Law. Starting the year with nine trustees, the newly recruited Board members have been getting to grips with learning about the organisation and looking to the future. We now have a cohesive and ambitious Board of Directors who are keen to make a difference in our local community and the trustees are working hard on drawing up an achievable but ambitious strategic action plan.

The Trustee Board:

- sets the policy of the charity
- determines corporate strategy including setting key strategic objectives
- makes major decisions about the use of finances

All newly appointed trustees receive a Welcome Pack and a full induction using training and resources provided through the Citizens Advice intranet site and training site, Skillbook. All trustees are encouraged to take up further training opportunities as appropriate and engagement with the wider service is undertaken throughout the year in participating in forums, conferences and consultations wherever possible.

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

We plan to carry out another trustee recruitment drive in the coming year to ensure that the work we have to do can be shared evenly amongst the board and that all meetings are quorate, particularly as many of our trustees have careers outside of the organisation. The Board have ambitious plans for the coming year and the trustees are keen to ensure the infrastructure and our strategy are fit for purpose and will ensure our ongoing ability to meet demand, survive a possible recession and ensure a quality and efficient service for our service users.

Management Team
Denise Irving is the Chief Officer and is supported by a small management team of Susan White and Louise Young, and Peter Wilson, the Finance Officer, who help manage the day to day operations of the organisation.

Administrative details

Company Number: 6347304

Registered Charity Number: 1121988

Company Secretary: Denise Irving

Registered Office: 5a Waterloo Place, Sunderland, SR1 3HT

Independent Examiner: Kathryn Morris FCCA (Bede House, 3 Belmont Business Park, Durham, DH1 1TW)

Bankers: HSBC (101 Front Street, Chester le Street, Co Durham, DH3 3BL)

The trustees' report was approved by the Board of Trustees.

L Usher
Trustee
Dated: 14 December 2023

CITIZENS ADVICE SUNDERLAND

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CITIZENS ADVICE SUNDERLAND

I report to the trustees on my examination of the financial statements of Citizens Advice Sunderland (the bureau) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the bureau's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the bureau as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Kathryn Morris FCCA

Azets Audit Services

Bede House
Belmont Business Park
DURHAM
DH1 1TW
United Kingdom

Dated: 14 December 2023

CITIZENS ADVICE SUNDERLAND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	2	260	-	260	631	-	631
Charitable activities	3	74,068	568,339	642,407	30,977	811,334	842,311
Investments	4	12,065	-	12,065	6,287	-	6,287
Total income		86,393	568,339	654,732	37,895	811,334	849,229
Expenditure on:							
Charitable activities	5	50,239	616,809	667,048	92,522	703,627	796,149
Other finance costs	9	189	-	189	94	-	94
Total expenditure		50,428	616,809	667,237	92,616	703,627	796,243
Net income/(expenditure) for the year/ Net movement in funds		35,965	(48,470)	(12,505)	(54,721)	107,707	52,986
Fund balances at 1 April 2022		595,145	380,018	975,163	649,866	272,311	922,177
Fund balances at 31 March 2023		631,110	331,548	962,658	595,145	380,018	975,163

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SUNDERLAND

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	11		30,506		39,314
Current assets					
Debtors	12	85,244		37,497	
Cash at bank and in hand		875,085		928,673	
		960,329		966,170	
Creditors: amounts falling due within one year	13	(28,177)		(30,321)	
Net current assets			932,152		935,849
Total assets less current liabilities			962,658		975,163
Income funds					
Restricted funds	14		331,548		380,018
Unrestricted funds			631,110		595,145
			962,658		975,163

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 14 December 2023

T Johnston
Trustee

L Usher
Trustee

Company registration number 6347304

CITIZENS ADVICE SUNDERLAND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	18		(60,645)		76,795
Investing activities					
Purchase of tangible fixed assets		(5,008)		(40,267)	
Investment income received		12,065		6,287	
Net cash generated from/(used in) investing activities			7,057		(33,980)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(53,588)		42,815
Cash and cash equivalents at beginning of year			928,673		885,858
Cash and cash equivalents at end of year			875,085		928,673

1 Accounting policies

Charity information

Citizens Advice Sunderland is a private company limited by guarantee incorporated in England and Wales. The registered office is 5a Waterloo Place, Sunderland, Tyne and Wear, SR1 3HT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the bureau's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The bureau is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the bureau. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the bureau has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the bureau is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the bureau has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as an expenses against the activity for which expenditure arose.

Direct charitable expenditure includes the direct costs of the activities and depreciation on related assets. Where such costs relate to more than one functional cost category, they have been split on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	Straight line over 5 years
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the bureau reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The bureau has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the bureau's balance sheet when the bureau becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the bureau's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the bureau is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	260	631

3 Charitable activities

	Provision of advice 2023 £	Provision of advice 2022 £
Performance related grants	568,339	811,334
Other income	74,068	30,977
	642,407	842,311
Analysis by fund		
Unrestricted funds	74,068	30,977
Restricted funds	568,339	811,334
	642,407	842,311
MASDAP	252,950	310,533
First Tier	41,500	43,000
Wise Steps	28,451	40,516
Help to Claim	-	197,543
Energy Redress Scheme	20,461	21,563
British Gas Energy Trust	134,607	147,945
Mln Cap	-	15,234
Cumbria Northumberland Tyne and Wear NHS Foundation Trust	-	35,000
Warm Homes Fund	49,747	-
Carbon Monoxide Advisory Project	40,623	-

4 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Interest receivable	12,065	6,287

5 Charitable activities

	Provision of advice 2023 £	Provision of advice 2022 £
Staff costs	475,177	572,865
Depreciation and impairment	1,512	2,840
Vehicle hire	7,258	-
Staff and volunteer expenses	465	1,006
Repairs and renewals	453	237
Insurance	1,516	568
Postage, printing and stationery	874	1,092
Materials, subscriptions and licences	1,129	2,298
Telephone	2,641	1,982
Rent	4,429	4,885
Rates	224	325
Light and heat	1,017	933
Cleaning	313	2,509
Sundry expenses	8,726	46,685
Other charitable expenditure	835	2,218
	506,569	640,443
Share of support costs (see note 6)	154,816	150,124
Share of governance costs (see note 6)	5,663	5,582
	667,048	796,149
Analysis by fund		
Unrestricted funds	50,239	92,522
Restricted funds	616,809	703,627
	667,048	796,149
For the year ended 31 March 2022		
Unrestricted funds	92,522	
Restricted funds	703,627	
	796,149	

6 Support costs

	Support costs	Governance costs	2023	2022
	£	£	£	£
Staff costs	47,358	-	47,358	55,202
Depreciation	12,303	-	12,303	18,787
Independent examiners fee	-	5,400	5,400	2,500
Legal and professional	-	263	263	3,082
Staff and volunteer expenses	356	-	356	1,159
Repairs and renewals	5,289	-	5,289	764
Insurance	4,511	-	4,511	3,758
Printing, stationery and postage	4,491	-	4,491	4,042
Materials, subscriptions and licences	5,548	-	5,548	5,416
Telephone	21,493	-	21,493	12,513
Rent	35,499	-	35,499	32,255
Other support costs	17,968	-	17,968	16,228
	154,816	5,663	160,479	155,706
Analysed between				
Charitable activities	154,816	5,663	160,479	155,706

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, and none of them were reimbursed travelling expenses (2022- none were reimbursed travelling expenses).

8 Employees

The average monthly number employees during the year was 24 :

	2023 Number	2022 Number
Management	4	4
Administrative	3	2
Caseworkers	15	22
Cleaner	2	1
Total	24	29

8 Employees (Continued)

Employment costs	2023 £	2022 £
Wages and salaries	482,085	578,448
Social security costs	31,602	37,365
Other pension costs	8,848	12,254
	522,535	628,067

In addition a great amount of time, the value of which is impossible to reflect in these financial statements, is donated by volunteers.

There were no employees whose annual remuneration was £60,000 or more.

9 Other finance costs

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Financing costs	11	11
Other expenditure	178	83
	189	94

10 Taxation

Citizens Advice Sunderland, as a registered charity, is potentially exempt from taxation of income and gains falling within S505 of the Income and Corporation Taxes Act 1988 and S256 of the Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

11 Tangible fixed assets

	Leasehold improvements	Computers	Total
	£	£	£
Cost			
At 1 April 2022	81,887	115,999	197,886
Additions	720	4,288	5,008
At 31 March 2023	82,607	120,287	202,894
Depreciation and impairment			
At 1 April 2022	50,939	107,634	158,573
Depreciation charged in the year	7,880	5,935	13,815
At 31 March 2023	58,819	113,569	172,388
Carrying amount			
At 31 March 2023	23,788	6,718	30,506
At 31 March 2022	30,948	8,366	39,314

12 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Trade debtors	32,165	3,582
Other debtors	198	198
Prepayments and accrued income	52,881	33,717
	85,244	37,497

13 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	8,589	4,102
Other creditors	8,829	9,373
Accruals and deferred income	10,759	16,846
	28,177	30,321

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£
Business Innnovation and Skills	9,256	-	-	9,256	-	-	9,256
Money Advice Service Debt Advice Project	102,223	310,533	(280,608)	132,148	252,950	(255,498)	129,600
Sunderland City Council	139,057	43,000	(41,248)	140,809	41,500	(71,010)	111,299
Big Lottery Fund and European Social Fund	-	40,516	(40,516)	-	28,451	(28,451)	-
Universal Support - Help to claim	-	197,543	(197,543)	-	-	-	-
Energy Redress Scheme	-	21,563	(18,917)	2,646	20,461	(19,382)	3,725
British Gas Energy Trust (BGET)	21,775	147,945	(109,561)	60,159	134,607	(123,924)	70,842
Mln Cap	-	15,234	(15,234)	-	-	-	-
Cumbria Northumberland Tyne and Wear NHS Foundation Trust	-	35,000	-	35,000	-	(35,000)	-
Warm Homes Fund	-	-	-	-	49,747	(49,747)	-
EAP- CMAP	-	-	-	-	40,623	(33,797)	6,826
	272,311	811,334	(703,627)	380,018	568,339	(616,809)	331,548

Unrestricted Funds

The Trustees seek to maintain minimum Reserves levels equivalent to nine months running costs of the Bureau. The Reserves Policy is outlined in the Trustees' Report on page 1 to 7.

14 Restricted funds **(Continued)**

Restricted Funds

Money Advice Service Debt Advice Project (MASDAP)
This is an integrated debt advice service which is funded by the Money Advice Service and has funding until December 2023.

Sunderland City Council (First Tier Welfare Rights Contract)
This is a welfare benefits and debt advice service funded by Sunderland City Council. The project has funding until November 2023.

Energy Redress Scheme
This a project to provide energy advice to vulnerable people to meet the objectives of the Energy Redress Scheme (ERS). Funding is from Stockton & District Advice & Information Service (SDAIS). The project has funding until August 2024.

British Gas Energy Trust (BGET)
This a project to provide energy advice and assistance to the public aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency. The project has funding until March 2024.

CNTW NHS
Working alongside the three Sunderland NHS Foundation Trusts, the project provides dedicate advice and support to their patients particularly around welfare benefit support. The project has funding until December 2023.

Wise Steps
This project provides one-to-one tailored support to help people take positive steps towards work with funding from the Big Lottery and the European Social Fund. The project has funding that ended in December 2022.

Warm Homes Fund
This project provides 135 first time central heating systems and associated energy efficiency measures to eligible households affected by fuel poverty. The project has funding until March 2024.

Carbon Monoxide Advisory Project
This project involves the delivery of one to one carbon monoxide awareness and energy advice. The project has funding until March 2023.

15 Analysis of net assets between funds

	Unrestricted 2023	Restricted 2023	Total 2023	Unrestricted 2022	Restricted 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Tangible assets	30,506	-	30,506	39,314	-	39,314
Current assets/(liabilities)	600,604	331,548	932,152	555,831	380,018	935,849
	631,110	331,548	962,658	595,145	380,018	975,163

16 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

17 Charitable Status

Citizens Advice Sunderland is a Registered Charity (Number 1121988). The Charity is a Company Limited by Guarantee, having no share capital. The liability of each member in the event of winding up is £1.

18 Cash generated from operations

	2023	2022
	£	£
(Deficit)/surpus for the year	(12,505)	52,986
Adjustments for:		
Investment income recognised in statement of financial activities	(12,065)	(6,287)
Depreciation and impairment of tangible fixed assets	13,816	21,626
Movements in working capital:		
(Increase)/decrease in debtors	(47,747)	7,363
(Decrease)/increase in creditors	(2,144)	1,107
Cash (absorbed by)/generated from operations	(60,645)	76,795

CITIZENS ADVICE SUNDERLAND

England & Wales - Charity number 1121988

Accounts

Charity Registration No. 1121988

Company Registration No. 6347304 (England and Wales)

CITIZENS ADVICE SUNDERLAND

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

CITIZENS ADVICE SUNDERLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr C Graham	
	Mr T Taylor	
	Doctor D W Reed	
	Mr D R Wood	
	Mr P Wallace	
	Mr R Singh	
	Ms N Islam	(Appointed 27 May 2021)
	Mr Thomas Johnston	(Appointed 29 July 2021)
Secretary	Mrs D Irving	
Charity number	1121988	
Company number	6347304	
Registered office	5a Waterloo Place Sunderland Tyne and Wear United Kingdom SR1 3HT	
Independent examiner	Ian Whitfield (BA FCA) Bede House 3 Belmont Business Park Durham DH1 1TW	

CITIZENS ADVICE SUNDERLAND

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CITIZENS ADVICE SUNDERLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report and accounts for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the bureau's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Sunderland and surrounding areas.

All of the charity's activities focus on advice provision and support for public benefit and the work is carried out through face-to-face consultations, telephone advice and community talks/sessions.

Through free, independent, confidential and impartial advice, we aim to provide the advice people need for the problems they face and to improve the policies that affect people's lives. We also recognise the positive value of diversity, promote equality and challenge discrimination.

Under normal circumstances, advice is provided through a number of channels including telephone, webchat and face to face. However, with the unanticipated pandemic and national lockdown, all of our services have been delivered remotely by telephone, webchat and email this year, due to our offices being closed.

Contribution of Volunteers

Although very few in number at present, the organisation receives help and support in the form of voluntary assistance in administering the charity through its Trustee Board. In addition to the nine trustees, we currently benefit from having one volunteer, with others who we can call on to help one off events such as bag packs and manning information stalls.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the bureau should undertake.

Achievements and performance

Despite the uncertain and difficult financial landscape, Citizens Advice Sunderland has performed well and has helped 13,400 clients this year with over 35,000 issues. Due to lockdown the pandemic, demand for debt and benefit advice has been constantly high and our telephone advice line and our drop in services continue to be extremely busy.

We continue to struggle to meet demand and we have put a hold on recruiting volunteers this year. On returning to the office, we planned to carry out a large scale volunteer recruitment drive to help meet the anticipated increase in demand following the end of lockdown and the furlough scheme. In preparation, we have been reviewing and revising our existing training plan to make it more robust, timely and allow for continual practise throughout.

We have a three year contract with Sunderland City Council to provide First Tier advice for those living in the East of Sunderland. This contract runs until November 2023 and it supports our daily drop in generalist service and benefit form filling service. We offer benefit, debt, employment and housing advice under the First Tier contract predominantly face to face. However, our Adviceline telephone service also helps to support the contract.

In addition to our First Tier contract, we offer money advice/debt support through the funding we receive from the Money and Pensions Service (MAPS). This is our largest contract which is managed through our national Citizens Advice body. Sunderland is one of the most indebted regions in the country and the area suffers from high levels of deprivation and high levels of unemployment and sickness. Despite the success of our Help to Claim service, we were unsuccessful in retendering for the contract. Fortunately, TUPE applies and the contract has been awarded to another local office nearby, so while we will be losing three members of staff, their jobs will be safe. We are also facing a difficult time ahead with a new commissioning process being undertaken by the Money and Pensions service which could have a huge impact on our organisation and services if we were to lose the contract.

Our ongoing contract with the Wise Group to provide Financial Capabilities to people on the Wise Steps programme, continues to do well. This programme is funded by the European Social Fund and the Big Lottery Community Fund and we work with other local stakeholders in preparing people to get back into work. We are working with other local support agencies to support clients with specialist advice and the partnership is proving very successful in providing clients with a holistic approach to getting them back into work. This contract is due to end in December of 2022 and we will carry forward what we have learned into the future.

Our grants with the British Gas Energy Trust and the Energy Redress Scheme are performing well and they are supporting the people of our community with energy and resilience support. Now more than ever before, are we offering a wrap around and holistic service to clients and we are seeing great benefits in this approach.

We have additional funding from the British Gas Energy Trust to offer a pilot scheme of working with our local Social Prescribing team offering home visits to support their beneficiaries with dedicated debt and benefit support. The six month pilot will help us to reach people who would not have used our services and make a difference to their lives.

We have had a number one off grants through Citizens Advice, Newcastle Building Society, Aviva and the Community Foundation to support ongoing energy work, financial capabilities and volunteer recruitment. These grants allow us to undertake one off projects that support our core service and help us to pilot ideas and target specific groups or areas that would benefit from dedicated support.

We end the year with a new contract from the Cumbria Northumberland Tyne and Wear NHS Foundation Trust to have a dedicated member of staff working from their three premises to support people with benefit/debt support at source. Research shows that the issues we see impacts on people's health and wellbeing and early intervention can have a positive effect on people and their ability to cope. This contract will test the impact of introducing our services early into the process to see if makes a difference long term.

It has been another good year for securing income gains and writing off debts on behalf of clients and gains of just under £5.2 million were recorded. This is very similar to what we achieved last year and is good news for our clients and the local community.

Despite the pandemic, the difficulties of returning to the office and the uncertainty we are facing this year, the staff and volunteers have been outstanding. They adapted admirably to the lockdown and the urgent changes we have needed to make and they have been just as flexible in returning to the office and reopening our doors. We have an excellent and cohesive team who are all willing to go the extra mile to make a real difference to people's lives. It is important that we take care of our greatest and most valuable asset, and the trustees are keen to look after the team's wellbeing and our own mental health and resilience.

In terms of our premises, we have completely renovated the Galleries office in Washington. Since moving in in 2015, no improvements have been made and the office was dated and needed upgrading.

We are proud of our achievements, however, we have faced some difficult challenges and it has been an extremely tough year for us, our local community and the whole country. We anticipate that we will see an increase in demand next year and the economic and political landscape is uncertain. Nevertheless, we will continue to work very hard within the community to build a local network with other partner organisations and community groups to both promote the work the organisation does and to work in partnership to help meet the ever increasing need.

Financial review

The organisation is primarily funded by grants from the Money Advice and Pensions Service to provide advice on debt and financial issues and the British Gas Energy Trust to provide support people energy and debt issues. We have two other major contracts which are the First Tier Service funded by Sunderland Council and Wise Steps, managed by the Wise Group and funded by the European Social Fund and the Big Lottery Community Fund. This year, we have received funding to provide Energy and Debt support from the British Gas Energy Trust (BGET) and the Energy Redress Scheme. Both of these grants complement our existing services and are a welcome addition to our services. They allow us to find ways of helping clients make savings through energy measures as well as deal with debts and maximise income cohesively. Other income comes from one-off projects, donations and bank interest.

The organisation ends the year with a surplus of £52,986 (2021: £117,858) which puts us in a strong position moving forward. Most of the savings come from salary savings and a reduction in office costs due to all staff working from home. Having lost some staff that have not been replaced, we need to rebuild our numbers and focus our attention on regrowth. We have no spare capacity to cover us for sickness or holidays and this is something we need to address if we are to achieve our goal of growth and meeting client demand.

Nevertheless, having reviewed the organisation's current financial position, the Trustee Board is assured that the charity has adequate financial resources and is able to manage all known business risks going forward. The Management Committee has a reasonable expectation that it has adequate resources to continue in operation for the foreseeable future and believe that there are no material uncertainties that call into doubt its ability to continue as a going concern.

Investment Policy

The Management Committee regularly reviews available investment products and seeks to invest reserve funds in low risk, short term investment products which provide the best interest rates attainable. To mitigate investment risk, diversification is limited to those institutions with a solid reputation and a strong credit rating.

Reserves Policy
The Trustee Board has a policy for holding unrestricted reserves to protect the organisation from the impact of shortfalls in forecast income, unforeseen expenditure or planned expenditure that will support the delivery of its charitable objectives.

Reserves carried forward as at 31 March 2022 are £595,145 Unrestricted (2021: £649,866) and £390,018 Restricted (2021: £272,311), totalling £922,177 (2021: £922,177).

In light of the current climate and an uncertain future, the Trustee Board seeks to maintain a minimum of nine months' (2022: £69,392) running costs in reserve. The unrestricted reserves position of reserves as at the 31 March 2022 continues to stay above that intended, however, with the additional staff, we believe that this will change in the coming year. Given the uncertainty of the funding landscape and the economic climate, it is important to remain prudent, agile and flexible

Any restricted balances held for the purpose of specific projects at year end do not form part of the reserves policy other than to spend the money in accordance with funders' restrictions.

The trustees has assessed the major risks to which the bureau is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for 2022-23
We expect that 2022 will be another busy year. With a cost of living crisis looming and rising energy costs, it's likely that many people in Sunderland will be affected. In the coming year, our aim is to get out and about within the community to raise awareness of our services and encourage everyone to have a benefit check. We are seeing some major successes particularly with pensioners and disabled people who are missing out on a number of benefits they are entitled to. The Welfare Benefit system is complex and we want to ensure that everyone is claiming the right benefits to suit their needs and claiming all that they are entitled to.

With the support of our funders, we have the opportunity to work in outreach venues helping people to save energy, make better and informed choices and understand their rights. Demand for our services is already high and our drop in services are busy but we know that a lot of people aren't aware of our services and how we can help them, so we need to invest in raising our profile and be in locations where people visit on a regular basis. This is undoubtedly resource heavy, but we feel it is a worthwhile investment to we reach people.

We are investigating the opportunity to have an information 'bus' which will visit supermarkets, community centres and doctors' premises so that we will be seen and we can have informal chats with people passing.

The trustee board are reviewing our strategy and how we can reach more people and improve people's lives and that will take priority. The first step will be to ensure the team's wellbeing and to grow our numbers. We started the year with 29 staff but, because of uncertainty and contracts ending, we end the year with just 22. In order to meet existing demand, further investment is needed in additional resource and that will be predominantly in staffing.

In addition to the investment in the workforce, we are also looking to increase our numbers on the trustee board with a focus on diversity and those who have backgrounds in finance, HR, marketing and EDI.

We find ourselves coming out of a pandemic and straight into a recession, so we need to be equipped and ready to deal with high levels of demand, crisis and complex enquiries while meeting our funders' requirements through KPIs and positive outcomes. We are in a fortunate position of having a solid financial base with a dedicated and hardworking workforce. Whatever the future holds, we will ensure that we will continue to provide an excellent and efficient service to those in our community but we need to protect our assets, starting with the team.

Structure, governance and management

Citizens Advice Sunderland is a member of the National Association of Citizens Advice Bureaux (NACAB) which provides support and a framework of agreed memberships standards of advice and casework management. However, the organisation maintains its independence and all policy decisions are taken by the Trustee Board in meeting its charitable objects.

The charity was incorporated on the 20 August 2007 and is governed by its Memorandum and Articles of Association (as amended in 2012). Overall responsibility for governance rests with the Trustee Board.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr C Graham	
Mr T Taylor	
Mr J Hicks	(Resigned 13 July 2022)
Doctor D W Reed	
Mr D R Wood	
Mr A Holland	(Resigned 29 April 2021)
Mr P Wallace	
Mr M Hankins	(Resigned 8 September 2022)
Mr R Singh	
Ms N Islam	(Appointed 27 May 2021)
Mr Thomas Johnston	(Appointed 29 July 2021)

The trustees are also directors of Citizens Advice Sunderland for the purposes of Company Law. Starting the year with 10 trustees, the newly recruited Board members have been getting to grips with learning about the organisation and looking to the future. We now have a cohesive and ambitious Board of Directors who are keen to make a difference in our local community and the trustees are working hard on drawing up an achievable but ambitious strategic action plan.

The Trustee Board:

- sets the policy of the charity
- determines corporate strategy including setting key strategic objectives
- makes major decisions about the use of finances

All newly appointed trustees receive a Welcome Pack and a full induction using training and resources provided through the Citizens Advice intranet site, Skillbook. All trustees are encouraged to take up further training opportunities as appropriate and engagement with the wider service is undertaken throughout the year in participating in forums, conferences and consultations wherever possible.

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

We plan to carry out another trustee recruitment drive in the coming year to ensure that the work we have to do can be shared evenly amongst the board and that all meetings are quorate, particularly as many of our trustees have careers outside of the organisation. The Board have ambitious plans for the coming year and the trustees are keen to ensure the infrastructure and our strategy are fit for purpose and will ensure our ongoing ability to meet demand, survive a possible recession and ensure a quality and efficient service for our service users.

Management team
Denise Irving is the Chief Officer and is supported by a small management team of Susan White and Louise Young, Advice Services Managers and Peter Wilson, the Finance Officer, who help manage the day to day operations of the organisation.

Administrative details

Company Number: 6347304

Registered Charity Number: 1121988

Company Secretary: Denise Irving

Registered Office: 5a Waterloo Place, Sunderland, SR1 3HT

Independent Examiner: Ian Whitfield BA FCA (Bede House, 3 Belmont Business Park, Durham, DH1 1TW)

Bankers: HSBC (101 Front Street, Chester le Street, Co Durham, DH3 3BL)

The trustees' report was approved by the Board of Trustees.

Mr C Graham
Trustee
Dated: 24 November 2022

CITIZENS ADVICE SUNDERLAND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SUNDERLAND

I report to the trustees on my examination of the financial statements of Citizens Advice Sunderland (the bureau) for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the bureau's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the bureau as required by section 386 of the 2006 Act; or
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Whitfield BA FCA

Azets Audit Services

Bede House
Belmont Business Park
DURHAM
DH1 1TW
United Kingdom

Dated: 23 March 2023

CITIZENS ADVICE SUNDERLAND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	**Unrestricted funds 2022 £**	**Restricted funds 2022 £**	**Total 2022 £**	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	**3**	631	-	631	1,673	-	1,673
Charitable activities	**4**	30,977	811,334	842,311	65,493	740,398	805,891
Investments	**5**	6,287	-	6,287	7,629	-	7,629
Total income		37,895	811,334	849,229	74,795	740,398	815,193
Expenditure on:							
Charitable activities	**6**	92,522	703,627	796,149	78,560	618,666	697,226
Other	**11**	94	-	94	168	(59)	109
Total resources expended		92,616	703,627	796,243	78,728	618,607	697,335
Net (expenditure)/income for the year/ Net movement in funds		(54,721)	107,707	52,986	(3,933)	121,791	117,858
Fund balances at 1 April 2021		649,866	272,311	922,177	653,799	150,520	804,319
Fund balances at 31 March 2022		595,145	380,018	975,163	649,866	272,311	922,177

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SUNDERLAND

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**13**		39,314		20,673
Current assets					
Debtors	**14**	37,497		44,860	
Cash at bank and in hand		928,673		885,858	
		966,170		930,718	
Creditors: amounts falling due within one year	**15**	(30,321)		(29,214)	
Net current assets			935,849		901,504
Total assets less current liabilities			975,163		922,177
Income funds					
Restricted funds	**16**		380,018		272,311
Unrestricted funds			595,145		649,866
			975,163		922,177

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 13 March 2023

Mr C Graham
Trustee

Doctor D W Reed
Trustee

Company Registration No. 6347304

CITIZENS ADVICE SUNDERLAND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	**20**		76,795		144,250
Investing activities					
Purchase of tangible fixed assets		(40,267)		(7,640)	
Investment income received		6,287		7,629	
Net cash used in investing activities			(33,980)		(11)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			42,815		144,239
Cash and cash equivalents at beginning of year			885,858		741,619
Cash and cash equivalents at end of year			928,673		885,858

1 Accounting policies

Charity information

Citizens Advice Sunderland is a private company limited by guarantee incorporated in England and Wales. The registered office is 5a Waterloo Place, Sunderland, Tyne and Wear, SR1 3HT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the bureau's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The bureau is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the bureau. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the bureau has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the bureau.

1.4 Incoming resources

Income is recognised when the bureau is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the bureau has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as an expenses against the activity for which expenditure arose.

Direct charitable expenditure includes the direct costs of the activities and depreciation on related assets. Where such costs relate to more than one functional cost category, they have been split on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	Straight line over 5 years
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the bureau reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The bureau has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the bureau's balance sheet when the bureau becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the bureau's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the bureau is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the bureau's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	631	1,673

4 Charitable activities

	Provision of advice 2022 £	Provision of advice 2021 £
Performance related grants	811,334	740,398
Other income	30,977	65,493
	842,311	805,891
Analysis by fund		
Unrestricted funds	30,977	65,493
Restricted funds	811,334	740,398
	842,311	805,891
MASDAP	310,533	340,361
First Tier	43,000	96,666
Wise Steps	40,516	39,869
Help to Claim	197,543	196,052
Energy Redress Scheme	21,563	5,844
British Gas Energy Trust	147,945	61,606
Mln Cap	15,234	-
Cumbria Northumberland Tyne and Wear NHS Foundation Trust	35,000	-

5 Investments

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Interest receivable	6,287	7,629

6 Charitable activities

	Provision of advice 2022 £	Provision of advice 2021 £
Staff costs	572,865	560,290
Depreciation and impairment	2,840	1,434
Staff and volunteer expenses	1,006	2,066
Repairs and renewals	237	719
Insurance	568	310
Postage, printing and stationery	1,092	828
Materials, subscriptions and licences	2,298	894
Telephone	1,982	1,124
Rent	4,885	2,069
Rates	325	179
Light and heat	933	193
Cleaning	2,509	788
Sundry expenses	46,685	18,853
Other charitable expenditure	2,218	1,234
	640,443	590,981
Share of support costs (see note 8)	150,124	101,634
Share of governance costs (see note 8)	5,582	4,611
	796,149	697,226
Analysis by fund		
Unrestricted funds	92,522	78,560
Restricted funds	703,627	618,666
	796,149	697,226
For the year ended 31 March 2021		
Unrestricted funds	78,560	
Restricted funds	618,666	
	697,226	

7 Description of charitable activities

Provision of advice

The charitable activity is the provision of advice.

8 Support costs

	Support costs	Governance costs	2022	2021
	£	£	£	£
Staff costs	55,202	-	55,202	31,862
Depreciation	18,787	-	18,787	13,485
Independent examiners fee	-	2,500	2,500	4,611
Legal and professional	-	3,082	3,082	-
Staff and volunteer expenses	1,159	-	1,159	1,469
Repairs and renewals	764	-	764	1,957
Insurance	3,758	-	3,758	2,919
Printing, stationery and postage	4,042	-	4,042	2,486
Materials, subscriptions and licences	5,416	-	5,416	4,257
Telephone	12,513	-	12,513	10,564
Rent	32,255	-	32,255	19,586
Other support costs	16,228	-	16,228	13,049
	150,124	5,582	155,706	106,245
Analysed between				
Charitable activities	150,124	5,582	155,706	106,245

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, and none of them were reimbursed travelling expenses (2021- one was reimbursed travelling expenses of £39).

10 Employees

The average monthly number employees during the year was 26 :

	2022 Number	2021 Number
Management	4	4
Administrative	2	2
Caseworkers	22	19
Cleaner	1	1
Total	29	26

10 Employees **(Continued)**

Employment costs	**2022**	**2021**
	£	**£**
Wages and salaries	578,448	542,355
Social security costs	37,365	38,476
Other pension costs	12,254	11,321
	628,067	592,152

In addition a great amount of time, the value of which is impossible to reflect in these financial statements, is donated by volunteers.

There were no employees whose annual remuneration was £60,000 or more.

11 Other

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
				£
	2022	2021	2021	2021
Financing costs	11	62	(59)	3
Other expenditure	83	106	-	106
	94	168	(59)	109

12 Taxation

Citizens Advice Sunderland, as a registered charity, is potentially exempt from taxation of income and gains falling within S505 of the Income and Corporation Taxes Act 1988 and S256 of the Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

13 Tangible fixed assets

	Leasehold improvements	Computers	Total
	£	£	£
Cost			
At 1 April 2021	43,203	114,416	157,619
Additions	38,684	1,583	40,267
At 31 March 2022	81,887	115,999	197,886
Depreciation and impairment			
At 1 April 2021	34,562	102,383	136,945
Depreciation charged in the year	16,377	5,250	21,627
At 31 March 2022	50,939	107,633	158,572
Carrying amount			
At 31 March 2022	30,948	8,366	39,314
At 31 March 2021	8,641	12,032	20,673

14 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Trade debtors	3,582	19,899
Other debtors	198	-
Prepayments and accrued income	33,717	24,961
	37,497	44,860

15 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	4,102	2,982
Other creditors	9,373	11,450
Accruals and deferred income	16,846	14,782
	30,321	29,214

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£	£
Business Innnovation and Skills	9,256	-	-	9,256	-	-	9,256
Money Advice Service Debt Advice Project	52,063	340,361	(290,201)	102,223	310,533	(280,608)	132,148
Sunderland City Council	89,201	96,667	(46,811)	139,057	43,000	(41,248)	140,809
Big Lottery Fund and European Social Fund	-	39,869	(39,869)	-	40,516	(40,516)	-
Universal Support - Help to claim	-	196,052	(196,052)	-	197,543	(197,543)	-
Energy Redress Scheme	-	5,844	(5,844)	-	21,563	(18,917)	2,646
British Gas Energy Trust (BGET)	-	61,606	(39,831)	21,775	147,945	(109,561)	60,159
Mln Cap	-	-	-	-	15,234	(15,234)	-
Cumbria Northumberland Tyne and Wear NHS Foundation Trust	-	-	-	-	35,000	-	35,000
	150,520	740,399	(618,608)	272,311	811,334	(703,627)	380,018

Unrestricted Funds

The Trustees seek to maintain minimum Reserves levels equivalent to nine months running costs of the Bureau. The Reserves Policy is outlined in the Trustees' Report on page 1 to 6.

16 Restricted funds **(Continued)**

Restricted Funds

Money Advice Service Debt Advice Project (MASDAP)
This is an integrated debt advice service which is funded by the Money Advice Service and has funding until March 2023.

Sunderland City Council (First Tier Welfare Rights Contract)
This is a welfare benefits and debt advice service funded by Sunderland City Council. The project has funding until March 2023.

Energy Redress Scheme
This a project to provide energy advice to vulnerable people to meet the objectives of the Energy Redress Scheme (ERS). Funding is from Stockton & District Advice & Information Service (SDAIS). The project has funding until March 2023.

British Gas Energy Trust (BGET)
This a project to provide energy advice and assistance to the public aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency. The project has funding until March 2023.

CNTW NHS
Working alongside the three Sunderland NHS Foundation Trusts, the project provides dedicate advice and support to their patients particularly around welfare benefit support. The project has funding until March 2023.

Wise Steps
This project provides one-to-one tailored support to help people take positive steps towards work with funding from the Big Lottery and the European Social Fund. The project has funding until January 2023.

17 Analysis of net assets between funds

	Unrestricted 2022	**Restricted 2022**	**Total 2022**	Unrestricted 2021	Restricted 2021	Total 2021
	£	**£**	**£**	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	39,314	-	39,314	20,673	-	20,673
Current assets/(liabilities)	555,012	380,837	935,849	629,193	272,311	901,504
	594,326	380,837	975,163	649,866	272,311	922,177

18 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

19 Charitable Status

Citizens Advice Sunderland is a Registered Charity (Number 1121988). The Charity is a Company Limited by Guarantee, having no share capital. The liability of each member in the event of winding up is £1.

20	Cash generated from operations	2022 £	2021 £
	Surplus for the year	52,986	117,858
	Adjustments for:		
	Investment income recognised in statement of financial activities	(6,287)	(7,629)
	Depreciation and impairment of tangible fixed assets	21,626	14,918
	Movements in working capital:		
	Decrease in debtors	7,363	10,771
	Increase in creditors	1,107	8,332
	Cash generated from operations	76,795	144,250

21 **Analysis of changes in net funds**

The bureau had no debt during the year.

CITIZENS ADVICE SUNDERLAND

England & Wales - Charity number 1121988

Accounts

Charity Registration No. 1121988

Company Registration No. 6347304 (England and Wales)

CITIZENS ADVICE SUNDERLAND

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

CITIZENS ADVICE SUNDERLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr C Graham	
	Mr T Taylor	
	Mr J Hicks	
	Doctor D W Reed	
	Mr D R Wood	
	Mr P Wallace	
	Mr M Hankins	(Appointed 29 January 2021)
	Mr R Singh	(Appointed 29 January 2021)
	Ms N Islam	(Appointed 27 May 2021)
Secretary	Mrs D Irving	
Charity number	1121988	
Company number	6347304	
Registered office	5a Waterloo Place Sunderland Tyne and Wear United Kingdom SR1 3HT	
Independent examiner	Yasmin Bari (FCA) Bede House 3 Belmont Business Park Durham DH1 1TW	

CITIZENS ADVICE SUNDERLAND

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CITIZENS ADVICE SUNDERLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and accounts for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the bureau's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Sunderland and surrounding areas.

All of the charity's activities focus on advice provision and support for public benefit and the work is carried out through face-to-face consultations, telephone advice and community talks/sessions.

Through free, independent, confidential and impartial advice, we aim to provide the advice people need for the problems they face and to improve the policies that affect people's lives. We also recognise the positive value of diversity, promote equality and challenge discrimination.

Under normal circumstances, advice is provided through a number of channels including telephone, webchat and face to face. However, with the unanticipated pandemic and national lockdown, all of our services have been delivered remotely by telephone, webchat and email this year, due to our offices being closed.

Contribution of Volunteers

Although very few in number at present, the organisation receives help and support in the form of voluntary assistance in administering the charity through its Trustee Board. In addition to the nine trustees, we currently benefit from having five volunteers, with others who we can call on to help one off events such as bag packs and manning information stalls.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the bureau should undertake.

Achievements and performance

Despite the uncertain and difficult financial landscape, Citizens Advice Sunderland has performed well and has helped 13,400 clients this year with over 35,000 issues. Due to lockdown the pandemic, demand for debt and benefit advice has been constantly high and our telephone advice line and our drop in services continue to be extremely busy.

We continue to struggle to meet demand and we have put a hold on recruiting volunteers this year. On the return to the office, we plan to carry out a large scale volunteer recruitment drive to help meet the anticipated increase in demand following the end of lockdown and the furlough scheme. In preparation, we are reviewing and revising our existing training plan to make it more robust, timely and allow for continual practice throughout.

We have a three year contract with Sunderland City Council to provide First Tier advice in Welfare Benefits and Debt for those living in the East of Sunderland. Our contract with the Department of Work and Pensions to provide support to people making an initial claim for Universal Credit has been extended for a further 12 months. Again, this contract has been hit by the pandemic and, where we were based in the local JobCentre offices, we are currently only providing advice by telephone and webchat.

In addition to our Money Advice, Help to Claim and First Tier contracts, we have a contract with the Wise Group to provide Financial Capabilities to people on the Wise Steps programme. This programme is funded by the European Social Fund and the Big Lottery Community Fund and we work with other local stakeholders in preparing people to get back into work. We are working with other local support agencies to support clients with specialist advice and the partnership is proving very successful in providing clients with a holistic approach to getting them back into work. We have secured additional grants with the British Gas Energy Trust and the Energy Redress Scheme and this has allowed us to provide additional and complementary support for our existing services. Despite the issues of lockdown, we are seeing some positive and long lasting outcomes on behalf of our clients and it means we can do so much more for them than we could before.

It has been another good year for securing income gains and writing off debts on behalf of clients and gains of just under £5.2 million were recorded. This is very similar to what we achieved last year and is good news for our clients and the local community.

Despite the pandemic and the difficulties and the uncertainty we faced this year, the staff and volunteers have been outstanding. They have adapted admirably to the lockdown and the urgent changes we have needed to make and their unfaltering dedication and commitment to the service and the local community is inspiring. We have an excellent and cohesive team who are all willing to go the extra mile to make a real difference to people's lives.

We are proud of our achievements, however, we have faced some difficult challenges and it has been an extremely tough year for us, our local community and the whole country. We anticipate that we will see an increase in demand next year and the economic and political landscape is uncertain. Nevertheless, we will continue to work very hard within the community to build a local network with other partner organisations and community groups to both promote the work the organisation does and to work in partnership to help meet the ever increasing need.

Financial review

The organisation is primarily funded by grants from the Money Advice and Pensions Service to provide advice on debt and financial issues and the Department of Work and Pensions Help to Claim service helping people to claim Universal Credit. We have two other major contracts which are the First Tier Service funded by Sunderland Council and Wise Steps, managed by the Wise Group and funded by the European Social Fund and the Big Lottery Community Fund. This year, we have received funding to provide Energy and Debt support from the British Gas Energy Trust (BGET) and the Energy Redress Scheme. Both of these grants complement our existing services and are a welcome addition to our services. They allow us to find ways of helping clients make savings through energy measures as well as deal with debts and maximise income cohesively. Other income comes from one-off projects, COVID recovery support, and bank interest. This includes money received from the Illegal Money Lending Team to support our Loan Shark awareness campaign. We will use the money to design and produce a game that we can use in schools to raise awareness of loan sharks and, working in partnership with the Credit Union, we will educate children in responsible borrowing and spending choices.

The organisation ends the year with a surplus of £117,858 (2020: £66,233) which puts us in a strong position moving forward. Most of the savings come from salary savings and a reduction in office costs due to all staff working from home. With the extra funding we have received last year has allowed us to invest in more people to help ensure we have enough resource to meet demand, particularly after lockdown. However, once we return to the office we will need to look at housing the extra staff, particularly as our existing premises are already feeling the strain.

Nevertheless, having reviewed the organisation's current financial position, the Trustee Board is assured that the charity has adequate financial resources and is able to manage all known business risks going forward. The Management Committee has a reasonable expectation that it has adequate resources to continue in operation for the foreseeable future and believe that there are no material uncertainties that call into doubt its ability to continue as a going concern.

Investment Policy

The Management Committee regularly reviews available investment products and seeks to invest reserve funds in low risk, short term investment products which provide the best interest rates attainable. To mitigate investment risk, diversification is limited to those institutions with a solid reputation and a strong credit rating.

Reserves Policy

The Trustee Board has a policy for holding unrestricted reserves to protect the organisation from the impact of shortfalls in forecast income, unforeseen expenditure or planned expenditure that will support the delivery of its charitable objectives.

Reserves carried forward as at 31 March 2021 are £649,866 Unrestricted (2020 : £653,799) and £272,311 Restricted (2020: £150,520), totalling £922,177 (2020: £804,319).

In light of the current climate and an uncertain future, the Trustee Board seeks to maintain a minimum of nine months' (2021: £58,920) running costs in reserve. The unrestricted reserves position of reserves as at the 31 March 2021 continues to stay above that intended, however, with the additional staff, we believe that this will change in the coming year. Given the uncertainty of the funding landscape and the economic climate, it is important to remain prudent, agile and flexible

Any restricted balances held for the purpose of specific projects at year end do not form part of the reserves policy other than to spend the money in accordance with funders' restrictions.

The trustees has assessed the major risks to which the bureau is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for 2021-22

We start 2021 with uncertainty. As this year ends, we still find ourselves in lockdown and our offices remain closed to the public. It is anticipated that we will see measures eased in the summer but it's very much still uncertain. Having the additional staff we are facing a deficit budget but we have already seen some positive steps to securing additional funding to support us in recovery, so we are optimistic.

We are keen to get back into the office and be there for those in our community when they need us the most. Our contracts allow us to provide a robust service to our clients but we appreciate that clients, particularly the more vulnerable, rely on our drop-in services and face-to-face appointments and this is something we are desperate to reinstate.

We will continue to work on our plans for expansion and at a time when the whole community has pulled together, we will look to forge partnerships and strengthen our network. We will revitalise our volunteer recruitment programme and look at alternative ways of building resource and offering valuable work experience to those that may have the skill but don't have the much needed experience that employers demand.

More now than ever, the future is uncertain and unclear, but some things will always remain constant and that is our unwavering dedication to meeting the needs of our community.

As always, we expect that the next 12 months will be extremely busy and challenging particularly as the whole country has been on hold for the last year and it's been a struggle for everyone. However, our focus will remain steadfast in providing high quality advice and support for the people of Sunderland. Every effort will be taken to finding the best and most effective way of achieving the charity's goals over the next 12 months.

During the pandemic, we will look to strengthen our infrastructure and review our current practices to explore the opportunities of embracing new technology and digital services. These are uncertain times and we anticipate great change but we will continue to provide the advice people need in the best way we can. We will continue to work on our plans for expansion and to re-energise and rewrite our training programme to streamline it and improve the experience for new employees. Necessity is the mother of invention and, never more so than now, can we look at becoming more innovative and embracing new ways of working and serving our clients. However, some things will always remain constant and that is our unwavering dedication to meeting the needs of our community.

As always, we expect that the next 12 months will be extremely busy and challenging particularly during the pandemic, but, as always, our focus will remain on providing high quality advice and support for the people of Sunderland. Every effort will be taken to finding the best and most effective way of achieving the charity's goals over the next 12 months.

Structure, governance and management

Citizens Advice Sunderland is a member of the National Association of Citizens Advice Bureaux (NACAB) which provides support and a framework of agreed memberships standards of advice and casework management. However, the organisation maintains its independence and all policy decisions are taken by the Trustee Board in meeting its charitable objects.

The charity was incorporated on the 20 August 2007 and is governed by its Memorandum and Articles of Association (as amended in 2012). Overall responsibility for governance rests with the Trustee Board.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr C Graham	
Mr T Taylor	
Mr J Hicks	
Doctor D W Reed	
Mr D R Wood	
Mr A Holland	(Resigned 29 April 2021)
Mr P Wallace	
Mr M Hankins	(Appointed 29 January 2021)
Mr R Singh	(Appointed 29 January 2021)
Mrs A Kanyangu	(Resigned 3 November 2020)
Mr M Hook	(Resigned 23 October 2020)
Ms N Islam	(Appointed 27 May 2021)

The trustees are also directors of Citizens Advice Sunderland for the purposes of Company Law. Starting the year with 10 trustees, the newly recruited Board members have been getting to grips with learning about the organisation and looking to the future. We now have a cohesive and ambitious Board of Directors who are keen to make a difference in our local community and the trustees are working hard on drawing up an achievable but ambitious strategic action plan.

The Trustee Board:

- sets the policy of the charity
- determines corporate strategy including setting key strategic objectives
- makes major decisions about the use of finances

All newly appointed trustees receive a Welcome Pack and a full induction using training and resources provided through the Citizens Advice intranet site, Cablink. All trustees are encouraged to take up further training opportunities as appropriate and engagement with the wider service is undertaken throughout the year in participating in forums, conferences and consultations wherever possible.

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Management team
Denise Irving is the Chief Officer and is supported by a small management team of Susan White and Louise Young, Advice Services Managers and Peter Wilson, the Finance Officer, who help manage the day to day operations of the organisation.

Administrative details

Company number: 6347304

Registered charity number: 1121988

Company secretary: Denise Irving

Registered office: 5a Waterloo Place, Sunderland, SR1 3HT

Independent examiner: Yasmin Bari FCA (Bede House, 3 Belmont Business Park, Durham, DH1 1TW)

Bankers: HSBC (Unit 49-51, The Bridges Shopping Centre, Market Square, Sunderland, SR1 3LE)

The trustees' report was approved by the Board of Trustees.

Mr C Graham
Trustee
Dated: 26 August 2021

CITIZENS ADVICE SUNDERLAND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SUNDERLAND

I report to the trustees on my examination of the financial statements of Citizens Advice Sunderland (the bureau) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the bureau are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the bureau's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the bureau as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Yasmin Bari FCA

Azets Audit Services

Bede House
3 Belmont Business Park
Durham
DH1 1TW
United Kingdom

Dated: 26 August 2021

CITIZENS ADVICE SUNDERLAND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Donations and legacies	3	1,673	-	1,673	471	-	471
Charitable activities	4	65,493	740,398	805,891	7,511	597,674	605,185
Investments	5	7,629	-	7,629	10,469	-	10,469
Total income		74,795	740,398	815,193	18,451	597,674	616,125
Expenditure on:							
Charitable activities	6	78,560	618,666	697,226	35,033	514,767	549,800
Other	11	168	(59)	109	42	50	92
Total resources expended		78,728	618,607	697,335	35,075	514,817	549,892
Net (expenditure)/income for the year/ Net movement in funds		(3,933)	121,791	117,858	(16,624)	82,857	66,233
Fund balances at 1 April 2020		653,799	150,520	804,319	670,423	67,663	738,086
Fund balances at 31 March 2021		649,866	272,311	922,177	653,799	150,520	804,319

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SUNDERLAND

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**13**		20,673		27,951
Current assets					
Debtors	**14**	44,860		55,631	
Cash at bank and in hand		885,858		741,619	
		930,718		797,250	
Creditors: amounts falling due within one year	**15**	(29,214)		(20,882)	
Net current assets			901,504		776,368
Total assets less current liabilities			922,177		804,319
Income funds					
Restricted funds	**16**		272,311		150,520
Unrestricted funds			649,866		653,799
			922,177		804,319

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 26 August 2021

Mr C Graham
Trustee

Doctor D W Reed
Trustee

Company Registration No. 6347304

1 Accounting policies

Charity information

Citizens Advice Sunderland is a private company limited by guarantee incorporated in England and Wales. The registered office is 5a Waterloo Place, Sunderland, Tyne and Wear, SR1 3HT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the bureau's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The bureau is a Public Benefit Entity as defined by FRS 102.

The bureau has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the bureau. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the bureau has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the bureau.

1.4 Incoming resources

Income is recognised when the bureau is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the bureau has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as an expenses against the activity for which expenditure arose.

Direct charitable expenditure includes the direct costs of the activities and depreciation on related assets. Where such costs relate to more than one functional cost category, they have been split on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	Straight line over 5 years
Computers	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the bureau reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The bureau has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the bureau's balance sheet when the bureau becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the bureau's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the bureau is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the bureau's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Donations and gifts	1,673	471

4 Charitable activities

	Provision of advice 2021 £	Provision of advice 2020 £
Performance related grants	740,398	597,674
Other income	65,493	7,511
	805,891	605,185
Analysis by fund		
Unrestricted funds	65,493	7,511
Restricted funds	740,398	597,674
	805,891	605,185
MASDAP	340,361	283,749
First Tier	96,666	86,970
Wise Steps	39,869	36,608
Help to Claim	196,052	190,347
Energy Redress Scheme	5,844	-
British Gas Energy Trust	61,606	-

5 Investments

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Interest receivable	7,629	10,469

6 Charitable activities

	Provision of advice 2021 £	Provision of advice 2020 £
Staff costs	560,290	439,719
Depreciation and impairment	1,434	1,383
Staff and volunteer expenses	2,066	1,874
Repairs and renewals	719	3,313
Insurance	310	262
Postage, printing and stationery	828	956
Materials, subscriptions and licences	894	451
Telephone	1,124	870
Rent	2,069	735
Rates	179	74
Light and heat	193	251
Cleaning	788	557
Sundry expenses	18,853	1,763
Other charitable expenditure	1,234	1,086
	590,981	453,294
Share of support costs (see note 8)	101,634	91,666
Share of governance costs (see note 8)	4,611	4,840
	697,226	549,800
Analysis by fund		
Unrestricted funds	78,560	35,033
Restricted funds	618,666	514,767
	697,226	549,800
For the year ended 31 March 2020		
Unrestricted funds	35,033	
Restricted funds	514,767	
	549,800	

7 Description of charitable activities

Provision of advice

The charitable activity is the provision of advice.

8 Support costs

	Support costs	Governance costs	2021	2020
	£	£	£	£
Staff costs	31,862	-	31,862	17,446
Depreciation	13,485	-	13,485	13,853
Independent examiners fee	-	4,611	4,611	1,680
Legal and professional	-	-	-	3,160
Staff and volunteer expenses	1,469	-	1,469	1,274
Repairs and renewals	1,957	-	1,957	2,185
Insurance	2,919	-	2,919	2,936
Printing, stationery and postage	2,486	-	2,486	7,054
Materials, subscriptions and licences	4,257	-	4,257	4,522
Telephone	10,564	-	10,564	8,697
Rent	19,586	-	19,586	16,664
Other support costs	13,049	-	13,049	17,035
	101,634	4,611	106,245	96,506
Analysed between				
Charitable activities	101,634	4,611	106,245	96,506

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, but one of them was reimbursed a total of £39 travelling expenses (2020- one was reimbursed £32).

10 Employees

The average monthly number employees during the year was 26 :

	2021 Number	2020 Number
Management	4	3
Administrative	2	2
Caseworkers	19	15
Cleaner	1	1
Total	26	21

10 Employees (Continued)

Employment costs	2021 £	2020 £
Wages and salaries	542,355	419,519
Social security costs	38,476	29,207
Other pension costs	11,321	8,439
	592,152	457,165

In addition a great amount of time, the value of which is impossible to reflect in these financial statements, is donated by volunteers.

There were no employees whose annual remuneration was £60,000 or more.

11 Other

	Unrestricted funds 2021	Restricted funds 2021	Total 2021 £	Unrestricted funds 2020	Restricted funds 2020	Total 2020 £
Financing costs	62	(59)	3	3	-	3
Other expenditure	106	-	106	39	50	89
	168	(59)	109	42	50	92

12 Taxation

Citizens Advice Sunderland, as a registered charity, is potentially exempt from taxation of income and gains falling within S505 of the Income and Corporation Taxes Act 1988 and S256 of the Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

13 Tangible fixed assets

	Leasehold improvements	Computers	Total
	£	£	£
Cost			
At 1 April 2020	43,203	106,776	149,979
Additions	-	7,640	7,640
At 31 March 2021	43,203	114,416	157,619
Depreciation and impairment			
At 1 April 2020	25,922	96,106	122,028
Depreciation charged in the year	8,640	6,278	14,918
At 31 March 2021	34,562	102,384	136,946
Carrying amount			
At 31 March 2021	8,641	12,032	20,673
At 31 March 2020	17,281	10,670	27,951

14 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Trade debtors	19,899	27,218
Prepayments and accrued income	24,961	28,413
	44,860	55,631

15 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	2,982	6,594
Other creditors	11,450	6,983
Accruals and deferred income	14,782	7,305
	29,214	20,882

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds		
	Balance at 1 April 2019	Incoming resources	Resources expended	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£	£	£	£
Business Innnovation and Skills	9,256	-	-	9,256	-	-	9,256
Money Advice Service Debt Advice Project	12,844	283,749	(244,530)	52,063	340,361	(290,201)	102,223
Sunderland City Council	45,563	86,970	(43,332)	89,201	96,667	(46,811)	139,057
Big Lottery Fund and European Social Fund	-	36,608	(36,608)	-	39,869	(39,869)	-
Universal Support - Help to claim	-	190,347	(190,347)	-	196,052	(196,052)	-
Energy Redress Scheme	-	-	-	-	5,844	(5,844)	-
British Gas Energy Trust (BGET)	-	-	-	-	61,606	(39,831)	21,775
	67,663	597,674	(514,817)	150,520	740,399	(618,608)	272,311

Unrestricted Funds

The Trustees seek to maintain minimum Reserves levels equivalent to nine months running costs of the Bureau. The Reserves Policy is outlined in the Trustees' Report on page 1 to 6.

16 Restricted funds **(Continued)**

Restricted Funds

Money Advice Service Debt Advice Project (MASDAP)
This is an integrated debt advice service which is funded by the Money Advice Service and has funding until March 2022.

Sunderland City Council (First Tier Welfare Rights Contract)
This is a welfare benefits and debt advice service funded by Sunderland City Council. The project has funding until November 2023.

Big Lottery Fund and European Social Fund (Wise Steps)
This project providing one to one tailored support to help people take positive steps towards work with funding from the Big Lottery Fund and European Social Fund. The project has funding until November 2023.

Universal Support - Help to claim
This is a project with funding from The Department for Work and Pensions and the service supports clients in making an initial Universal Credit claim. It has funding until March 2022.

Energy Redress Scheme
This a new project to provide energy advice to vulnerable people to meet the objectives of the Energy Redress Scheme (ERS). Funding is from Stockton & District Advice & Information Service (SDAIS). The project has funding until March 2022.

British Gas Energy Trust (BGET)
This a new project to provide energy advice to vulnerable people to meet the objectives of the British Gas Energy Trust (BGET). Funding is from Stockton & District Advice & Information Service (SDAIS). The project has funding until March 2022.

17 Analysis of net assets between funds

	Unrestricted 2021	**Restricted 2021**	**Total 2021**	Unrestricted 2020	Restricted 2020	Total 2020
	£	**£**	**£**	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	20,673	-	20,673	27,951	-	27,951
Current assets/ (liabilities)	629,193	272,311	901,504	625,848	150,520	776,368
	649,866	272,311	922,177	653,799	150,520	804,319

18 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

19 Charitable Status

Citizens Advice Sunderland is a Registered Charity (Number 1121988). The Charity is a Company Limited by Guarantee, having no share capital. The liability of each member in the event of winding up is £1.